



Valid in respect of policies issued
1/1/07 - 31/12/07

PREMIER POLICY

This is your Insurance Document No.

STA/07PY

Please keep it safely

This is your insurance document – please read it carefully

This document details the terms of the contract of insurance between you, the Insured and Great Lakes Reinsurance (UK) PLC. This Insurance Policy is managed by Towergate Chase Parkinson. It is administered by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC.

Summary of Premier Cover	Sum Insured
Cancellation	£2,000
Medical Expenses & Repatriation	£5,000,000
Dental Treatment	£500
Curtailement and Hospital Benefit	£1,000
Luggage and Personal Money	£1,500
Luggage Delay	£100
Personal Liability	£1,000,000
Personal Accident	£30,000
Repayment of Student Loan	£5,000
Loss of Passport	£500
Legal Expenses	£3,500
Travel Delay	£100
Missed Departure	£400
Winter Sports	£500
<small>(applicable only if appropriate premium has been paid)</small>	
Ski Equipment	£500
Hired Ski Equipment	£300
Ski Hire	£300
Refund of Ski Pass/Hire/Tuition Fees	£300
Piste Closure	£300
Avalanche Cover	£300

OPTION TO CANCEL

This is your insurance certificate - please read it carefully to ensure that it meets your requirements. In the event that it does not, please return all of your documents within 14 days of receipt for a refund of your premium.

If during the first 14 days you ask us to perform or provide the services given under this policy then we are entitled to recover all costs you have used for the service provided, if you still decide to cancel within the 14 day period.

Please note that after the 14 day period, refund of your policy is no longer valid.

Validation of Cover

Cover is validated only when this document is issued in conjunction with a Booking Confirmation/Invoice issued by STA Travel stating details of the insured travellers, the period of cover, the travel details and the premium paid.

The Insured/Insured Person/You

The Insured shall mean any person aged 34 years and under included on the Booking Confirmation/Invoice issued by STA Travel in respect of whom an Insurance premium has been paid. Cover for children aged under 2 is limited to Cancellation, Medical and Repatriation expenses only.

The Company/Insurer

Great Lakes Reinsurance (UK) PLC

We/Us/Our

FirstAssist Insurance Services Limited

Period of Insurance

In respect of Cancellation Cover from the date of premium receipt until leaving residence in the U.K./Eire on the date of travel. In respect of all other parts of Cover from the commencement of travel date from the U.K./Eire until return to the U.K./Eire but not exceeding the Period of Insurance. In respect of one-way journeys cover will cease 24 hours after arrival at the final destination. In the event of the period of the journey being extended due to illness or injury of the Insured or their travelling companion this insurance is automatically extended until, at the Insurer's option, the person concerned is either fit to return to the U.K./Eire or until they have arrived home or been admitted into medical care in the U.K./Eire in the event that the Insurer exercises its right under the warranty applying to the medical expenses and repatriation expenses and curtailment sections of the policy to repatriate an Insured Person and that person then refuses to be repatriated, all cover under this policy will cease from the time when the repatriation could have been arranged to take place.

In the event that the Insured has purchased the Study Abroad Extension, this insurance will remain valid for a period of 12 months including a maximum of 3 trips to their place of residence within the U.K./Eire Cover will only apply whilst travelling and stay abroad.

Emergency Assistance & Repatriation

The STA Travel Assistance service, operated by FirstAssist, is available 24 hours a day and can arrange admission to hospital, ambulance transfers and air repatriation if necessary. To obtain assistance in any country simply make a call to FirstAssist on

Tel: +44 (0)20 8763 4820 Fax: +44 (0)20 8763 3035

An on-line new case notification form is available on the FirstAssist website: www.firstassist.co.uk. Click on Assistance services/claims information.

For ongoing enquiries you can email direct on international.ops@firstassist.co.uk

The Insured Person must contact FirstAssist and obtain their authorisation before any expenses are incurred over £500. Until FirstAssist have been contacted, we cannot accept responsibility for any expenses.

Reciprocal health Agreement

If you are travelling to countries within the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC) from your local Post Office. You can also apply online through www.dh.gov.uk/travellers, by post or phone. This will entitle you to benefit from the reciprocal health care arrangements which exist between countries within the EU, Iceland, Liechtenstein, Norway or Switzerland.

Medical Treatment in Australia - MEDICARE

Should you require medical treatment in Australia you must enrol with MEDICARE. It is not necessary to enrol on arrival, you can simply do this after the first occasion on which you receive treatment.

In-patient and out-patient treatment at a public hospital is then available free of charge.

Should you be admitted to hospital then immediate contact must be made with FIRSTASSIST and their authority obtained in respect of any treatment NOT available under MEDICARE before such treatment is provided.

Claims

Claims must be notified immediately in writing to

TOWERGATE CHASE PARKINSON

Towergate House

PO Box 416, West Byfleet, Surrey KT14 7YE

Tel: 0870 906 3144 Fax: 0870 906 3149

email: chaseparkinson@towergate.co.uk

In the event of a claim both this document and the Booking Confirmation/Invoice must be produced.

Cancellation

The Company will indemnify the Insured up to the Sum Insured in respect of loss of deposits or cancellation charges levied for pre-booked transport and accommodation in the event of cancellation of the entire trip prior to its commencement as a result of travel being prevented by:-

- 1) Death, injury or illness as certified by a doctor, summons for jury service or as a compulsory witness in a court of law (other than in the line of duty) to be undertaken during the Period of Insurance, compulsory redundancy qualifying for payment under the current Redundancy Legislation and notified after the date of effecting the Insurance, of
 - (a) the Insured
 - (b) a person with whom the Insured had arranged to travel
 - (c) a close relative of the Insured
 - (d) a close business associate of the Insured upon whom the Insured Person's business in the U.K./Eire depends
 - (e) the host of the Insured or a member of the host's family residing with the host.
- 2) Major fire or storm damage or burglary of the Insured's home arising or being discovered within 5 days of commencement of or during the period of insurance
- 3) Cancellation of leave or posting of British Armed Forces, Police or Government Security Personnel where confirmed in writing by the appropriate authority,
- 4) Hijack of any aircraft on which the Insured is travelling or were scheduled to travel,
- 5) The Insured being required to re-sit a University or College examination which formed part of a full time course or study, providing the travel arrangements were booked prior to the date on which the previous examination was failed,
- 6) Breakdown, accident or theft of a vehicle in the U.K./Eire in which the Insured was due to travel, occurring within 5 days of the commencement of the Period of Insurance.
- 7) A complication of the Insured's pregnancy or the duration of such pregnancy exceeding 30 weeks on the date of departure from the U.K./Eire.
- 8) Unavoidable delay exceeding 12 hours at the final point of departure from the U.K./Eire as a result of failure or disruption of the pre-booked public transport service in which the Insured was due to depart from the U.K./Eire, where no alternative form of transport is offered.

EXCLUSIONS

The Insurer will not cover:

- (i) The first £50 of each claim for each Insured Person,
- (ii) Any claim arising from a medical condition existing prior to the payment of the insurance premium or from a recurrent condition for which the sick person whose medical condition causes cancellation, whether they are booked to travel on the holiday or not, has or has had symptoms which are awaiting or receiving investigation, tests, treatment, referral or the results of any of the foregoing, or where a doctor would have advised the persons travelling not to travel.
- (iii) Any additional charges incurred as a result of any delay in the insured cancelling the booked arrangements.

Medical Expenses

The Company will indemnify the Insured up to the Sum Insured following illness or injury of the Insured occurring during the Period of Insurance by reimbursement of necessary receipted costs in respect of medical, surgical or hospital treatment, drugs or appliances, all provided or prescribed by a doctor of medicine not related or travelling with you and given and incurred during the holiday or journey together with the receipted travelling costs incurred in order to obtain such treatment.

Dental Expenses

The Company will indemnify the Insured up to £500 for strictly necessary emergency dental treatment of natural teeth only for the immediate relief of pain occurring during the Period of Insurance.

Exclusions and Warranty:- see opposite

Repatriation Expenses

The Company will indemnify the Insured up to the Sum Insured

- 1) Following illness or injury of the Insured or of the person travelling with the Insured or following death, injury or illness of either an Insured Person's close relative or a close business associate of the Insured upon whom the Insured Person's business in the U.K./Eire depends to pay (i) receipted costs, necessarily incurred, in respect of repatriation to the U.K./Eire or repatriation home in the U.K./Eire if holidaying in the U.K./Eire (ii) additional costs, necessarily incurred, of accommodation and subsequent repatriation if the trip is extended.
- 2) Following the death of the Insured during the Period of Insurance to pay (i) all costs in respect of repatriation of the Insured to the U.K./Eire undertaker specified by next-of-kin or (ii) the reasonable cost of burial or cremation in the country where death occurs excepting U.K./Eire but not exceeding the cost of repatriation to the U.K./Eire

Exclusions and Warranty:- see below

Curtailment & Hospital Benefit

Following Insurers admitting liability for a claim within the repatriation section of this policy to reimburse a pro-rata amount of the Insured's pre-paid travel and accommodation costs following curtailment by early return to the U.K./Eire or by attendance at a hospital abroad as an inpatient but not exceeding the Sum Insured.

Exclusions applying to Medical Expenses, Repatriation Expenses Curtailment, and Dental Treatment

The Insurer will not cover:

- (i) The first £50 of each claim for each event for each Insured Person
- (ii) Medical conditions existing prior to departure from the U.K./Eire or any consequence thereof in respect of which a doctor would advise against travel or that treatment may be required during the duration of the trip.
- (iii) (a) Manipulative treatment (b) Alternative medicine
- (iv) Medical conditions existing prior to departure from the U.K./Eire in respect of which the sick or injured person has had symptoms which are awaiting or receiving treatment, investigation, tests, referral or the results of same
- (v) The cost of replenishing supplies
- (vi) Costs incurred by an Insured travelling abroad specifically to obtain medical treatment
- (vii) (a) any costs incurred in respect of treatment that can reasonably wait until the insured has returned to the U.K./Eire (b) Cover only applies for emergency treatment necessary in respect of the acute condition occurring during the Period of Insurance and does not cover costs in respect of treatment of any underlying or related chronic condition
- (viii) All liability following the Insured acting against medical advice
- (ix) Any expenses incurred more than 12 months after the date of the illness or injury occurring.
- (x) Any claim resulting from a pregnancy, or complication thereof, which would normally have exceeded 32 weeks at the end of the Period of Cover
- (xi) Any condition related to exposure to the sun.

Warranty applicable to Medical Expenses, Dental Treatment, Repatriation Expenses and Curtailment

In the event of death or injury or illness likely to result in hospitalisation, repatriation, or any alteration in travel plans or where the costs exceed



£500 then immediate advice must be given to FirstAssist (for details see Emergency Assistance and Repatriation section on page 1) as specified in this policy and liability shall only attach in respect of expenses agreed by them. It is further warranted that the Insured shall take all reasonable action to obtain medical treatment within any existing reciprocal health care agreement and recover any refunds within that agreement to which they may be entitled. Furthermore the Insured (and/or their legal representative) hereby authorise the release of any medical information as may be required to the Company appointed doctor. It is further warranted that any costs reasonably incurred by FirstAssist on behalf of the Insured and for the benefit of the Insured in any emergency situation shall not be deemed to be an admission of liability under this insurance. Any refunds in respect of pre-paid unused travel or accommodation shall inure to the benefit of the Company. We reserve the right to repatriate the Insured Person to the U.K./Eire when in the opinion of the doctor in attendance and our medical advisers the Insured Person is fit to travel.

Luggage and Personal Money

The Company will indemnify the Insured up to the Sum Insured following accidental loss of or damage to luggage and personal effects, cash, travel tickets all being owned and taken on the trip, or purchased during the trip, by the Insured.

Warranty

It is warranted that:-

1. The Insured shall
 - (a) take all reasonable care for the supervision of the property
 - (b) immediately report all loss of or damage to property to either the police or other relevant authority and obtain from them a written report in substantiation of the claim. All necessary action to recover the property should be undertaken,
 - (c) produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued in excess of £100. Where this is not done liability shall be limited to £100.
 - (d) retain all damaged items.
2. Liability shall be limited to the intrinsic value of the property (to reflect age and wear and tear) or where applicable to the cost of repair whichever is the lesser

Exclusions applying to Luggage and Personal Money

The Insurer will not cover:

- (i) The first £50 of each claim for each event for each Insured Person
- (ii) Liability in excess of £200 in respect of personal money
- (iii) Liability in excess of £400 in respect of all jewellery, furs, watches, photographic, video, audio and other equipment and valuables
- (iv) Liability in excess of £250 in respect of any one article or set of articles (including disc collection)
- (v) Loss of or damage to money, jewellery, furs, watches, video, photographic, audio and other equipment and valuables whilst unattended or in/from luggage in transit
- (vi) Telecommunications and motor vehicle related equipment and accessories
- (vii) Loss or damage to:-
 - (a) Spectacles, sunglasses, dentures, or any other aids or appliances
 - (b) Sports equipment and protective clothing
- (viii) Loss or damage in the custody of an airline or other carrier recoverable from such carrier
- (ix) Any damage to, caused by or resulting from, fragile or perishable articles whilst in transit.

Luggage Delay

If the entire luggage of the Insured is temporarily lost or delayed in transit on the outward journey from the U.K./Eire and not returned to the Insured within 24 hours of the discovery of same the Company will indemnify the Insured up to the Sum Insured with a payment up to £50 for each full 24 hours without luggage in respect of receipted emergency essential replacements purchased by the Insured.

Personal Liability

The Company will indemnify the Insured up to the Sum Insured against all sums the Insured becomes legally liable to pay as damages together with claimant's costs in respect of:-

- (a) Accidental bodily injury to or death or illness of any person
- (b) Accidental loss of or damage to material property, occurring during the Period of Insurance. The Company will in addition pay all costs and expenses incurred with its written consent.

Exclusions

The Insurer will not cover:

- (i) The ownership, possession or use of any aircraft, watercraft or mechanically propelled vehicle
- (ii) Loss of or damage to property belonging to or in the custody or control of the Insured or any member of the Insured's family or household including the ownership, possession or use of any building or land
- (iii) Any wilful or malicious act
- (iv) The pursuit of any trade business or profession
- (v) Bodily injury death or illness of the Insured or any member of the Insured's family
- (vi) Liability assumed under agreement unless such liability would have attached notwithstanding any such agreement.

Personal Accident

In the event of the Insured sustaining bodily injury arising wholly and exclusively from violent accidental external and visible means which injury shall solely and independently of any other cause result in his/her death or disablement within twelve calendar months of the injury, the Company hereby agrees to pay to the Insured or in the event of death to his/her legal personal representative the following percentage of the Sum Insured.

Table of Compensation

- (a) Death, loss of one or more limbs or one or both eyes – 50%
- (b) Permanent Total Disablement – 100%

Definitions

Loss of Limb: loss or severance at or above the wrist or ankle or total permanent loss of use of an entire arm or leg. Loss of eye(s): total or irrecoverable loss of sight. Permanent Total Disablement: bodily injury other than above which totally incapacitates the Insured from engaging in or attending to any occupation whatsoever for at least twelve calendar months from the date of the injury and at the end of that time rendering the Insured beyond hope of improvement.

Provided that:

- (i) the benefit payable under
 - (a) above is reduced to £1,000 if the Insured is under the age of 16 at the time of death or if death occurs as a result of ownership, possession or use of any mechanically propelled vehicle
- (ii) the total compensation in respect of anyone Insured shall not exceed the Sum Insured.

Student Loan

The Company will indemnify the Insured up to the Sum Insured in respect of outstanding debit balances in respect of loan(s) in the name of the Insured with a bank or credit union, which was arranged by the Insured for the purpose of tuition fees, course fees and the related costs for attending university or other third level educational institutions if he/she is unable to continue to study in the event of his/her suffering permanent total disablement during the pre-booked journey to an extent that they are unable to continue their studies.



Loss of Passport

In the event of the loss of the Insured's passport during the Period of Insurance to reimburse the Insured in respect of the cost of an emergency replacement or temporary passport obtained whilst abroad including reasonable and receipted travelling expenses incurred in order to obtain same

Legal Expenses

The Company will indemnify the Insured up to the Sum Insured in respect of legal costs and expenses incurred in the pursuit of compensation and or damages for personal injury or death during the Period of Insurance. It is a condition of this Section that the Company shall have complete control over all negotiations, legal proceedings and the appointment and control of a solicitor.

Exclusions

The Insurer will not cover:

- (i) The first £50 of each claim for each event for each Insured person,
- (ii) costs or expenses incurred in pursuit of any claim against the Insurer, STA Travel, FirstAssist or its agents,
- (iii) Any claim reported more than 180 days after the commencement of the incident giving rise to such claim
- (iv) Any claim where the Company considers there is insufficient prospect of success in obtaining a reasonable benefit
- (v) Costs or expenses incurred prior to the acceptance of the claim by the Company
- (vi) Any claim by one member of the Insured party against any other member of the Insured party

Travel Delay

In the event of the departure of the initial outward journey from the U.K./Eire or the departure of the final return journey to the U.K./Eire (excluding stopovers where you were scheduled to remain officially in transit) being delayed in excess of 12 hours due to failure or disruption of such pre-booked public transport the Company will compensate the Insured with a payment of £20 after the first full 12 hours of delay and £20 for each subsequent full 12 hours of delay up to the sum insured.

Missed Departure

In the event of the Insured unavoidably missing the pre-booked departure of the outward journey from the U.K./Eire or the final return journey to the U.K./Eire due to the failure or disrupting of pre-booked connecting public transport, to reimburse the Insured up to the Sum Insured in respect of the cost of additional travelling expenses incurred if the Insured is unable to reasonably reorganise the travel plans and is as a result stranded at such final departure point.

Exclusions

The Insurer will not cover:

- (i) Failure by the Insured to take all reasonable steps to arrive at the departure point at the required time
- (ii) Any claim arising from the use of a vehicle not in a roadworthy condition
- (iii) Any missing of connecting flights caused by a delay at the initial outward departure point.

Ski Equipment

The Company will indemnify the Insured up to the Sum Insured (or at our option repair, reinstate or replace) with allowance for wear, tear and depreciation, in the event of theft of, loss of or accidental damage to ski equipment belonging to and taken on the trip by the Insured.

Hired Ski Equipment

The Company will indemnify the Insured up to the Sum Insured (or at Our option repair, reinstate or replace) with allowance for wear, tear and depreciation, in the event of theft of, loss of or accidental damage to ski equipment hired by the Insured during the trip.

Exclusions applying to Ski Equipment and Hired Ski Equipment

The Insurer will not cover:

- (i) Liability in excess of £300 for any one article owned by the Insured
- (ii) Liability in excess of £300 for any ski equipment hired by the Insured
- (iii) Any accidental loss of hired ski equipment
- (iv) Any damage to ski equipment whilst in use

The Company will pay up to the Sum Insured for hiring alternative skis or ski boots if the Insureds skis or boots are lost or delayed or damaged beyond repair for more than 12 hours during the trip.

Exclusions applying to Ski Hire

The Insurer will not cover:

- (i) Any claim not supported by a report from the carrier responsible for the delay or damage to the skis or ski boots.
- (ii) Any claims resulting from theft.

Refund of Ski Pass/Hire/Tuition Fees

The Company will indemnify the Insured in respect of their legal liability to pay all or part of ski passes, ski hire and/or ski tuition fees, paid in advance or contracted to pay notwithstanding that the travel arrangements are necessarily and unavoidably cancelled or curtailed as a result of:

- a) death injury or illness of the Insured or their travelling companion or the host of the Insured
- b) death, injury or illness of a close relative of the Insured or a close business associate.

Piste Closure

The Company will pay £20 per day up to the Sum Insured if 15% or less of the lifts and/or pistes are available due to lack of snow.

The Company will indemnify the Insured up to the Sum Insured for reasonable additional travel and accommodation expenses if arrival to or departure from the pre-booked ski resort is delayed by more than 12 hours due to an avalanche.

Exclusions applying to Piste Closure and Avalanche Cover

The Insurer will not cover:

- (i) Any claim not supported by a written report from the management of the resort confirming the reason for the piste closure and the duration of such closure,
- (ii) Any costs incurred at ski resorts less than 1,000 metres above sea level,
- (iii) Any claim due to closure of the lift system as a result of wind or avalanche
- (iv) Any claim where the piste closure was public knowledge prior to the departure from the U.K./Eire.

General Exclusions

The Company shall not be liable in respect of the following:-

1. Any claim
 - (a) sustained whilst suffering from alcoholism or drug addiction
 - (b) attributable to the influence of alcohol or drugs not prescribed by a qualified medical practitioner
 - (c) due to or arising out of
 - (i) stress, anxiety or depressive conditions, suicide or attempt thereat, psychiatric illness, terminal illness, sexually transmitted disease, any deliberate exposure to danger, a criminal act

- (ii) engaging in winter sports (unless appropriate premium paid).
 - (iii) flying other than as a passenger in a fully licensed aircraft.
2. Any circumstances manifesting themselves subsequent to the date of booking the trip but prior to the date of issue of the insurance.
 3. Any costs or expenses which are recoverable from any other source.
 4. Any liability, howsoever arising, resultant from
 - (i) the use of either faulty or inferior property or property not fulfilling its purpose
 - (ii) the lack of provision of any service or the provision of such service not being of an appropriate standard
 - (iii) withdrawal from service (temporary or otherwise) of a coach, an aircraft or sea vessel on the recommendation of a Port Authority, Civil Aviation Authority or of any similar body.
 5. Any liability resulting either directly or indirectly from any supplier of travel or associated services ceasing to trade.
 6. Any consequence of war, invasion, act of foreign enemy, act of terrorism hostilities whether war be declared or not, civil war, riot, civil commotion or workers or other persons taking part in a labour dispute, rebellion, insurrection, military or usurped power.
 7. Loss, destruction or damage to any property, consequential loss, legal liability injury, expense or indemnity of whatsoever nature arising directly or indirectly from or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or waste or any nuclear component of whatsoever nature.
 8. Any consequential loss or expense that may arise.
 9. The disinclination of the Insured to travel.

General Conditions

1. The insurance premium is not refundable under any circumstances other than during the period as defined in the paragraph headed "Option to Cancel" on page 1.
2. Cover for children aged under 2 is limited to Cancellation, Medical and Repatriation expenses only.
3. No liability shall attach in respect of persons who are not resident of the U.K./Eire where such liability would not have existed had the person been a permanent resident of the U.K./Eire.
4. The Insured shall take all reasonable precautions to avoid injury loss or damage.
5. Any word or expression to which a specific meaning has been attached in any part of this policy shall bear such meaning wherever it may appear.
6. Except under Personal Accident, if any loss, damage, injury, liability or expense is the subject of any other insurance the Company shall not be liable to pay except in respect of any excess beyond the amount which would have been payable under such other insurance had this policy not existed.
7. (i) (a) The travel company named in this document is not a servant or agent or employee of the Insurers named herein
(b) the Insured shall at the time of effecting this insurance disclose to Towergate Chase Parkinson directly any facts that could be material to this insurance
(ii) if, after the payment of the premium and the issue of cover, but before commencement of travel, the Insured or any other person upon whose health the trip is dependant shall suffer from a chronic or an acute medical condition which may affect the travel plans or may require medical intervention during the Period of Insurance then such condition shall be disclosed to Towergate Chase Parkinson immediately.
8. On the happening of any event which may give rise to a claim the Insured shall
 - (a) give immediate written notice but in any event within 28 days of the date of the occurrence to Towergate Chase Parkinson
 - (b) furnish at the Insured's expense such reports information and proof as may reasonably be required.
9. If the Insured is not at the time of effecting this insurance aware of any circumstances which are likely to result in a claim under this policy they must advise Towergate Chase Parkinson immediately.

10. All liability shall cease upon the return of the Insured to the U.K./Eire or upon their admission into medical care in the U.K./Eire whichever shall be the sooner.
11. If any claim upon this Policy be in any respect fraudulent or if any fraudulent means or devices be used by the Insured or anyone acting on his behalf to obtain benefit under this Policy all benefit thereunder shall be forfeited.
12. In the absence of Insurer's written agreement to the contrary this policy shall be governed by the law applicable to your U.K./Eire home address.
13. The Company shall be entitled at its own expense to take any proceedings it considers reasonable in the Insured's name to recover any payment made under this policy and any amount so recovered shall belong to the Company.

Adventure Activities

Adventure sports covered on Premier Policy

Abselling, American Football*, Archery, Ballooning (organised excursion)*, Bamboo Boat Rafting, Baseball, Big Foot Skiing, Black Water Rafting*, Bobsleigh/Skeleton/Luge, Boogie Boarding*, Bouldering, Bungee Jumping*, Canoeing, Canyoning, Cave Tubing, Caving, Cricket, Cycle Touring, Cycling, Deep Sea Fishing, Dog Sleighing, Elephant Trekking, Fencing, Football*, Frisbee, Glacier Crossing/Hiking, Gliding*, Go-Karting, Hang Gliding*, Light Aircraft/Helicopter (as a passenger), Heliskiing/Boarding, High Diving (platform only)*, Hiking under 6000m, Hockey (field only)*, Horse Riding (casual with no jumping)*, Horse Trekking, Hot Air Ballooning*, Ice Climbing, Ice Skating, Jet Boating/Shotover Jet, Jetskiing*, Kayaking, Kite Surfing/Skiing/Buggyng, Lacrosse, Marathon Running/Triathlon*, Martial Arts Training*, Micro Lighting*, Mopeds/Motorcycle Touring/Motorcycling up to 125cc where claims and conviction free for previous 3 years and where wearing a helmet, Mountain biking (not off road), Mountaineering (with ropes), Off-Road Mountain Biking, Overland Expedition, Paintballing, Parachuting*, Paragliding*, Parapenting, Parasailing (behind a boat), Parapenting (behind a motorised vehicle), Potholing/Caving (as part of a group), Quad Biking, Roller Blading, River Boarding*, River Kayaking*, Rock Climbing (with ropes), Rugby*, Safari, Sail Boarding, Sand Boarding*, Scrambling, Scuba Diving (down to 30 meters), Sea Canoeing, Sea Kayaking*, Shark Cage Diving, Show-jumping*, Skate Board*, Skiing (off piste with a guide), Skiing Cross Country, Skiing (on Piste), Skydiving*, Snowboarding (off piste with a guide), Snowboarding (on piste), Snow Blading (on piste only), Snow Kiting, Snow Mobiles/Skiddoos, Snow Shoeing, Surfing, Tobogganing, Trekking under 6000 metres, Trekking under 2500 metres, Wake Boarding*, Water Skiing*, Weightlifting, White Water Rafting (grades 1-3)*, White Water Rafting (grade 4-5)*, Windsurfing, Yachting (in territorial waters)* Zip Climbing, Zip Wiring.

** Activities marked with an asterisk are only covered if they are NOT the main purpose of the trip unless the applicable Sport Trip option has been purchased.*

Dangerous sports (cannot be covered)

Air Travel (other than as a fare paying passenger), Base Jumping, Cliff Diving, Competitions, Cresta Run, Crewing on vessels from one country to another, Endurance Tests, Free Climbing, Gorge Swinging, Horse Jumping, Hunting, Ice Caving, Ice Hockey, Martial Arts Competitions, Motor Sports/Rallying, Mountaineering (without ropes), Mountaineering Expeditions, Piloting a Private Aircraft, Polo, Powerboating, Professional Sports, Scuba Diving (below 30 metres), Self Defence, Ski Acrobatics, Ski Jumping, Ski Stunting, Solo Sea Sailing, Speed Skating, Stunt Flying/Acrobatics, Use of Weapons, Wreck Diving, Yachting Out of Territorial Waters, Yacht Racing, Zorbing.

Complaints Procedure

We hope that you will be pleased with the service we provide. However, if you have a complaint about the service, or about a claim, please write to the

Managing Director, Towergate Chase Parkinson, Towergate House,
PO Box 416, West Byfleet, Surrey KT14 7YE.

If you are still not satisfied, please write to the

Customer Relations Office, FirstAssist Insurances Services Limited,
1 Drake Circus, Plymouth PL1 1QH.
Telephone: 0870 060 0190. Fax: 01752 258564.

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case. You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

Financial Ombudsman Service, Insurance Division, South Quay,
183 Marsh Wall, London E14 9SR.

Tel: 0845 080 1800 Email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Please note that the Financial Ombudsman Service will only consider complaints if you are a private policyholder, a business with a group turnover of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Data Protection Notice

How we protect your Personal Data

Introduction

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us. If you apply for our products and/or services it is highly likely that we will need both personal and sensitive data about yourself and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise. You should show this notice to any other person covered under your insurance policy. If your application includes other individuals we will assume that they have given their consent to you for you to give their information to us.

The Data Controller

The Data Controller is FirstAssist Insurance Services Limited.

Protection of your Personal Data

The security of your personal information is very important to us and we are compliant with all current data protection legislation. All personal information that you supply to us either in respect of yourself or other individuals in connection with our products and/or services will be treated in confidence by us and will be held by us for the purpose of providing and administering our products and services. This may involve the collection and processing of sensitive data (as defined in the Data

Protection Act 1998) and if you complete an application form for our products and/or services you will be giving your consent to such information being processed by us (which may include other companies within the FirstAssist Group) or our agents. Your personal and sensitive data may also be shared with the underwriter of our insurance products. It may be necessary to pass your personal and sensitive data to other companies for processing on our behalf. Some of these companies may be based outside Europe in countries which may not have the laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purposes for which it was provided.

Inaccurate Data

If you believe that we are holding inaccurate information about you, please contact the team responsible for administering your policy and they will be happy to correct any errors.

Telephone Calls

Please note that for our mutual protection telephone calls to FirstAssist may be monitored and/or recorded.

Fraud Prevention, Detection and Claims History

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

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - help us make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
 - undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Know Before You Go

We are working with the Foreign and Commonwealth Office (FCO) to do all that we can to ensure the safety of British Travellers overseas. We recommend that before you go overseas you check the FCO website at www.fco.gov.uk/knowbeforeyougo.

It is packed with essential travel advice and tips, and up-to-date country-specific information.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk).

**Towergate Chase Parkinson is a trading name of Towergate Underwriting Group Ltd.
Authorised and regulated by the Financial Services Authority**

**Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462.
Registered Office at 1 Minster Court, Mincing Lane, London EC3R 7YH.
Authorised and regulated by the Financial Services Authority**

STA Travel Insurance is underwritten by Great Lakes Reinsurance (UK) PLC.

This policy is administered by:

FirstAssist Insurances Services Limited

Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

Authorised and regulated by the Financial Services Authority

and

Towergate Underwriting Group Ltd: Registered in England No. 4043759

Registered Office: Towergate House, 2 County Gate, Staceys Street, Maidstone, Kent ME14 1ST