

Marine Building, 1 Queen Anne Place, PLYMOUTH PL4 0FB
Tel: +44 (0) 1752 22 36 56 Fax: +44 (0) 1752 22 36 37

This travel insurance has been arranged by Pantaenius UK Ltd on behalf of:

Kiln Europe S.A. on behalf of Tokio Marine Kiln Syndicate 510 at Lloyd's German Branch
Franklinstraße 61,63
60486 Frankfurt am Main

HRB Frankfurt am Main 88817

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and by the Prudential Regulation Authority, Register Number 729671

Guidance Notes for **Assured/Insured Person(s)**

This Certificate contains important conditions, exclusions and limitations relating to the attachment and duration of cover in respect of each and every Period of Travel to be insured hereunder. Particular reference should be made to the Conditions, Exclusions and Limitations of Liability within this certificate.

Geographical Limits

The Geographical limits of this Insurance are 'Europe' or 'Worldwide' as indicated on the Certificate Schedule and defined as follows:-

Europe: United Kingdom, Isle of Man and Channel Islands, the continent of Europe west of the Ural Mountains, any country with a Mediterranean coastline (excluding Algeria, Israel, Libya and Lebanon), Iceland, Atlantic Island Group of Madeira, Canaries, & Azores.

Worldwide: Worldwide

Procedural Conditions for Claims

Notice shall be given as soon as practicable to the Underwriters' Emergency Telephone Service of any accidental bodily injury or illness requiring hospital in-patient treatment.

In the event of any other accident, illness, loss, damage or occurrence which causes or may cause a claim to be made under this Insurance, notice shall be given as soon as practicable to Pantaenius UK Ltd, quoting the Certificate Number.

Claims under this Insurance shall be payable to the Assured named herein, or if no Assured is named, to You or Your legal personal representatives.

COOLING OFF PERIOD

If this policy does not meet your needs, you have the right to cancel it. Please contact us to advise us that you no longer require cover. You should do so within 14 days of receipt of the insurance documentation. Please return the policy schedule marked 'Cancelled'. If you exercise your right to cancel, a full return of premium will be given, the policy regarded as not taken up by you and cancelled from inception.

GOVERNING LAW AND LANGUAGE

Your policy is governed by English law, unless You and the Underwriter have agreed otherwise. Under the terms and conditions of this policy, We have chosen to use the English language in all documents and communication relating to this policy

Customer Service

We do everything possible to make sure that all Our customers receive the high standard of service that they would expect from Us. If You are not satisfied with Our service please write in the first instance to:

The Complaints Manager
Pantaenius UK Limited
Marine Building
1 Queen Anne Place
PLYMOUTH
PL4 0FB

Tel: +44 (0) 1752 22 36 56
Fax: +44 (0) 1752 22 36 37
Email: info@pantaenius.co.uk

Please quote Your certificate number as stated on Your schedule of insurance to help Your enquiry to be dealt with speedily.

If you are not satisfied with the way a complaint has been dealt with you may contact the following to review your case without prejudice to your rights in law:-

Policyholder & Market Assistance Lloyd's Market Services
One Lime Street, London. EC3M 7HA.
Telephone: + 44 (0)207 327 5693 Fax: +44 (0)207 327 5225
E-mail: complaints@lloyds.com

If after that You still remain dissatisfied, You then have the right to refer the matter to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800

This also applies if you are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million.

Important Note

The Ombudsman can only consider Your complaint if You have already given Us the opportunity to resolve it. Following these procedures will not affect Your right to take legal action.

COMPENSATION SCHEME

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. This depends on the type of business and the circumstances of the claim. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website (www.fscs.org.uk).

What You Must Do If You Wish To Make A Claim

All Claims *other than Medical Emergency Assistance* must be made direct to

Pantaenius UK Limited
Marine Building
1 Queen Anne Place
PLYMOUTH
PL4 0FB

Telephone: +44 (0) 1752 22 36 56
Fax: +44 (0) 1752 22 36 37
Email: travelclaims@pantaenius.co.uk

Please quote Your schedule certificate number when you call to ensure your claim is dealt with as quickly as possible.

We will send You a claim form which You will need to complete and return to Us with Your Certificate and any other documents requested.

In the event of medical treatment or a Medical Emergency

MOS Medical Helpline GmbH
Tel: +49 (0) 69 9778899-999
Fax: +49 (0) 89 921 85 252

Pre-Existing Medical Conditions

You must contact us prior to effecting this cover if You (including all persons to be insured hereunder) have suffered any medical condition, or have received medical advice, treatment or medication for any medical condition, within 12 months prior to the date of issue of this Policy, or if You are on a hospital waiting list for in-patient treatment. Cover for these conditions will only be provided following Our acceptance.

For advice and assistance, please contact:

MOS Medical Helpline GmbH
Tel: +49 (0) 69 9778899-999

Please note that You may be required to pay an additional premium and/or special terms may be applied to Your insurance.

You will not be covered for Section 1 and 2 if You fail to contact Us. There is no charge for this service if You decide not to accept the special terms and cancel Your insurance.

However, You are responsible for all costs incurred in obtaining any medical reports required by Us.

DEFINITIONS

The following words shall have the same meaning wherever they appear in the **Policy** Document.

Accident, Accidental

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

The following are not included in the definition:

- the contracting of any disease, illness and/or medical condition,
- the injection or ingestion of any substance,
- any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Cancellation Costs

Travel and accommodation expenses paid or contracted to be paid by **You** in respect of **Your Trip**.

Certificate

An insurance validation certificate issued by the issuing broker or agent which describes **You** and the **Insured person(s)** who are covered under this **Policy**.

Close Business Associate

A person in the same employment as **You** in **Your Country of Residence**, whose absence from work or place of employment for one or more complete days at the same time as **You**, prevents the effective continuation of that business.

Common-law partner(s)

Any couple (including same sex) in a common law relationship or who have co-habited for at least 6 months.

Country of Residence

The country in which **You** have Your main residence or live for the majority of the year. If **You** do not live in one place or have a main residence, then the Country of Residence shall be the country nominated by **You** and agreed by the **Underwriter** for the purpose of this contract of insurance.

Kiln Europe S.A. who have arranged this insurance with **Underwriters** on behalf of Pantaenius UK Limited.

Curtailed Costs

Travel costs necessarily incurred to return **You Home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of the Yacht Rally attributable to each complete day which is not spent overseas.

The following are not included in the definition:

- all costs attributable to the outward and return travel tickets, whether used or unused.

Excess

The first amount **You**, and each person named on the insurance **Certificate**, have agreed to pay towards a claim under each section of this **Policy**.

Insurance premium tax (IPT)

A tax which must be paid by **You**, if **Your** Country of Residence imposes Insurance Tax on contracts for travel insurance, in addition to the insurance premium.

Material fact

Any fact which is known to **You**, which is likely to influence the **Underwriter** in the acceptance or assessment of this insurance.

Money

Bank and currency notes and coins and cheques.

Pair or set

Two or more items of **Personal Effects** which are complementary or used or worn together.

Period of Insurance for a single trip

The **Trip Duration**, as shown in **Your Certificate**. Cover under the cancellation section of **Your Policy** starts from the date the **Certificate** is issued and ends at the start of **Your Trip**.

The cover under all other sections of **Your Policy** starts at **Your Trip** departure and ends on **Your** return **Home** or expiry of the **Policy**, whichever is first.

Personal Effects

Luggage, clothing, **Valuables** and personal items which are owned by **You** and have been either taken or purchased on the **Trip**.

The following are not included in the definition:

Antiques, any property held or used for any business or professional purposes, bicycles, binoculars, bonds, coupons, documents of any kind, **Money**, securities, stamps, travellers cheques, camcorders, cassettes and cassette players, cellular phones, compact discs and compact disc players, computer and telecommunication equipment of any kind, computer games, contact or corneal lenses, diving equipment, furs, musical instruments, radios, spectacles, sunglasses, tape recorders, television sets, video equipment, video games.

Policy

Your Certificate, this **Policy** and endorsements.

Pre-existing Medical Condition

Any medical condition which has been suffered, or for which medical advice, treatment or medication has been received within the 12 months prior to the date of issue of this **Policy** or where a Relative or Close Business Associate is on a hospital waiting list for in-patient treatment.

Public Transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant

You becoming unemployed under the Employment Protection Act. **You** must have been given a Notice of **Redundancy** and be receiving payment under the current redundancy payments legislation.

The following are not included in the definition:

- any employment which has not been continuous and with the same employer;
- any employment which is not on a permanent basis;
- any employment which is on a short term fixed contract for a period of less than 12 months;
- any instance where **You** had reason to believe that **You** would be made **Redundant** at the time of booking **Your Trip**.

Relative

Brother, brother-in-law, common law partner, daughter, daughter-in-law, fiancé(e), grandchild, legal guardian, parent, parent-in-law, grandparent, sister, sister-in-law, son, son-in-law, step-child, step-parent, or spouse who lives in the **UK**.

Serious illness or serious injury

Any illness or injury which:

- renders **You** totally incapacitated; or
- results in **You** being a patient in hospital for more than 48 hours.

Single item, Pair or Set

Any one article, pair, set or collection.

Terrorist Activity

An act, or acts, of any person(s), or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention of influencing any government and/or putting the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).

Underwriter

Kiln Europe S.A.

Us / Our / We

Pantaenius UK Ltd

Utilisation of Nuclear Weapons of Mass Destruction

The use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Chemical Weapons of Mass Destruction

The emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Biological Weapons of Mass Destruction

The emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organism(s) and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

Valuables

Shall include, but not be limited to, cameras, electrical and electronic items, televisions, photographic equipment, video equipment, audio equipment, laptop and hand held computer equipment, jewellery, watches, furs, cassettes or compact discs, telescopes, binoculars, antiques, precious stones or articles made of or containing gold, silver or other precious metals.

War and Kindred Risks

Shall mean: war, invasion, civil war, armed hostility, rebellion, revolution, insurrection or military or usurped power, or any act of terrorism.

You / Your / Yours

The person(s) as specified in the Schedule of Insurance.

SECTION 1 : TRIP CANCELLATION & CURTAILMENT

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

- a.) **Boat owners and full / majority rally participants.**
Up to the limit specified in the Schedule in all in respect of irrecoverable loss of unused travel and accommodation expenses and rally boat fees and/or berth fees which **You** have paid in advance or for which there is a contractual liability consequent upon the cancellation or curtailment of the pre-arranged Period of Travel.
- b.) **Short term participants**
Up to the limit specified in the Schedule in all in respect of irrecoverable loss of unused travel and accommodation expenses for which **You** have paid in advance or for which there is a contractual liability consequent upon the cancellation or curtailment of the pre-arranged Period of Travel.

Specified Occurrences :

- (i) You sustaining accidental bodily injury or becoming ill.
- (ii) The death, injury or illness of Your Relative or Close Business Associate or of any person with whom You had arranged to travel, or the Relative or Close Business Associate of such person.
- (iii) You or any person with whom You had arranged to travel being :-
- (a) quarantined or called for witness or jury service;
 - (b) made redundant, provided that such redundancy qualifies for payment under the United Kingdom's Redundancy Payments Acts;
 - (c) called for emergency duty as a member of the armed forces, the defence or civil administration, the police force, or the fire, rescue, public utility or medical services;
 - (d) required to be present at Your home or place of business in Your normal country of residence following burglary or major damage.
- (iv) The cancellation or delayed departure for 24 hours or more of a public aircraft, public sea vessel or other publicly licensed form of passenger transport in which You have previously booked to travel, resulting from any of the following contingencies: strike, industrial action, hijack, criminal act, bomb scare, fire, flood, earthquake, landslide, avalanche, adverse weather conditions, accident or mechanical breakdown provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

SECTION 2 : MEDICAL, REPATRIATION AND OTHER EXPENSES

To pay up to £1,000,000 in all in respect of :

- (a) **Medical and Repatriation Expenses**
The following expenses necessarily incurred as the result of Your sustaining accidental bodily injury or becoming ill during the Period of Travel:
- (i) Your medical, hospital and treatment expenses (including Your additional travel and accommodation expenses) necessarily incurred outside Your normal country of residence and Your additional repatriation expenses; including compulsory quarantine, and emergency dental treatment for the immediate relief of pain.
 - (ii) Expenses incurred for the charter of an air ambulance or for the special use of air transport (including accompanying medical attendants) if agreed by prior consultation between Your attending physician(s) and the Underwriters' appointed advisors as being necessary for Your transportation or repatriation.
 - (iii) Reasonable travel and accommodation expenses of a Relative or friend (not necessarily an Insured Person) who is required to travel to, remain with, or escort You if You become severely incapacitated.
- (b) **Emergency Return to the normal country of residence or Replacement Skipper**
To pay up to £1,500 in all for additional repatriation expenses necessarily incurred by You, or the necessarily incurred costs of acquiring a temporary replacement skipper, consequent upon any of the following occurrences during the Period of Travel:
- (i) The death or serious illness or injury of Your Relative or Close Business Associate, necessitating Your presence in the normal country of residence.
 - (ii) Burglary or major damage at Your home or place of business in the normal country of residence.
 - (iii) The death or serious illness or injury of an accompanying Insured Person, or the repatriation of such person as provided for in paragraphs (i) and (ii).
 - (iv) The illness or bodily injury of the yacht's skipper resulting in the insured skipper's temporary withdrawal from the rally.
- (c) **Funeral Expenses**
To pay up to £5,000 in all for the reasonable and necessary cost of transporting Your remains or ashes to Your normal place of residence if You die during the Period of Travel and/or the cost of burial or cremation if this takes place in the country abroad where the death occurred.

SECTION 3 : OTHER RISKS EXTENSION

The appropriate additional premium must have been paid and shown as covered on the Schedule of Insurance

3.1 : BAGGAGE & PERSONAL EFFECTS

Personal Effects

To indemnify You up to £3,000 in all in respect of loss of or damage to baggage and personal effects which are Your property or responsibility occurring during the Period of Travel.

Claim settlements for articles lost or destroyed will be based on the cost price of comparable new articles, less an appropriate allowance for age and condition. The limit for Valuables is £250 in all, and for all other Personal Effects, the limit for any single item or pair or set of items is £500

Delayed Baggage

To pay up to £100 in all in respect of the cost of immediate necessities purchased or hired by You if, on arrival at Your outward destination, You are deprived of Your travel baggage for more than 12 hours because of temporary loss or mis-direction by the Carriers, provided always that any amounts thus paid, other than hire charges, shall be deducted from the total claim becoming payable under this Section if the said baggage proves to be permanently lost.

3.2 : MONEY, TRAVEL DOCUMENTS AND CREDIT CARDS

To indemnify You up to £500 in all in respect of:

(a) Money and Travel Documents
Loss of money, passports, driving licences, green card, petrol coupons, and travel tickets occurring during the Period of Travel, including expenses directly consequent upon such loss.

(b) Fraudulent use of Lost Credit Card
Loss resulting from the fraudulent use of any credit card, charge card or banker's card held by You following loss of such card during the Period of Travel not refundable elsewhere.

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

Business Documents and Records

To indemnify You up to £100 in all in respect of the cost of replacing or restoring business documents and records which are Your property or responsibility, following loss or damage during the Period of Travel.

GENERAL PROVISIONS AND CONDITIONS

1. This policy covers only trips whose main objective is the participation in a recognised sailing rally.
2. **Cover hereunder shall attach** only whilst You are engaged upon the Period of Travel during the specified Period of Insurance, commencing at the time that You leave Your home or place of business whichever occurs the later for the purpose of proceeding on the Period of Travel, and terminating at the time that You arrive at Your home or place of business, whichever occurs the earlier at completion of the Period of Travel, from door to door. The trip cancellation cover under Subsection 1(a) shall commence at the time that the insurance is effected or at the time that Your travel and accommodation bookings are made, whichever is the later.
3. **If the Period of Travel is not completed** within the specified Period of Insurance due to circumstances beyond Your control, cover hereunder will continue until such completion, without additional premium, for up to a maximum of twelve months for hijack or kidnap, or thirty days for any other circumstance.
4. **Each Insured Person** shall be deemed a separate Insurance.
5. **This Insurance shall** be governed by English Law.

OTHER CONDITIONS AND LIMITATIONS

Section 1a & 1b Trip Cancellation and Curtailment

1. The Underwriters shall only be liable under the cancellation and curtailment provisions of Subsection 1(a) to the extent of the contractual liability.
2. Curtailment claims for boat and berth rally fees paid by You will be calculated on a daily pro-rata rate. Claims made for Berth fees paid in advance and utilised for any period of time during the trip by a short term participant are excluded.

Section 3 Baggage and Personal Effects and Section 4 Money, Travel Documents and Credit Cards

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

Section 4 Money, Travel Documents and Credit Cards

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

EXCLUSIONS

All Sections

1. This Insurance excludes any trip that is booked or commenced contrary to medical advice, contrary to health and safety restriction(s) from an airline/carrier with whom you booked to travel, after receipt of a terminal prognosis, or wholly or partly for the purpose of obtaining medical treatment or convalescent care.
2. The Underwriters shall not be liable for death, disablement, expense, loss, damage or indemnity resulting from or attributable to:-
 - (a) winter sports; scuba diving activities booked or planned prior to commencement of the Period of Travel; motor cycling (unless an appropriate licence is held and a helmet worn); mountaineering or rock climbing normally requiring the use of ropes or guides; riding or driving in any kind of race; any form of operational duties as a member of the armed forces (except for the cover specifically provided under Subsection 1(a)(iii) paragraph (c)); international overland journeys in Asia, Africa or South America (other than by rail); professional entertaining; or aerial activities other than air travel as a passenger;
 - (b) Your suicide or attempted suicide or intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life);
 - (c) Your own criminal act;
 - (d) Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness;
 - (e) any medical condition which has been suffered, or for which medical advice, treatment or medication has been received within the 12 months prior to the date of issue of this Policy or where You are on a hospital waiting list for in-patient treatment, unless agreed with the Underwriters prior to the commencement of this Insurance and endorsed on the policy schedule;
 - (f) any set of circumstances known to you at the time of effecting this Insurance or submitting your entry into the rally whichever is the later, where such set of circumstances could reasonably have been expected to give rise to a claim.

Sections 1a & 1b Trip Cancellation & Curtailment

The Underwriters shall not be liable:-

1. for any claim resulting from the death, injury or illness of any person (whether an insured under this policy or not) who is over the age of 70 years at the inception of the policy.
2. for any claim for curtailment due to any illness or injury of a crew member which does not, or is not expected to, incapacitate the crew member for at least 90 days.
3. for any claim for the yacht's rally entry fee due to curtailment unless the yacht is permanently withdrawn from the rally.
4. for any claim for curtailment if a claim has been submitted for the same incident under Section 2 for a replacement skipper.
5. for any claim in any way caused or contributed to by the failure of, the fear of failure of, or the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.
6. Under Subsections 1(a)(iv) for claims arising out of any contingency that had occurred, commenced or been announced before this Insurance was effected.
7. the first 5% of each and every claim.
8. any costs not directly paid by the **Insured Persons**

Section 2 Medical, Repatriation and Other Expenses

The Underwriters shall not be liable for:-

Pre-existing Medical Condition(s)

1. Any medical condition which has been suffered, or for which medical advice, treatment or medication has been received within the 12 months prior to the date of issue of this Policy or where a Relative or Close Business Associate is on a hospital waiting list for in-patient treatment.
2. the first £150 of each and every claim.
3. the cost of any medication, consultation or treatment the need for which could reasonably have been foreseen by You at the time that the Period of Travel commenced, nor for any travel, accommodation or other expenses incurred in connection therewith.
4. for any claim resulting from the death, injury or illness of any person (whether an insured under this policy or not) who is over the age of 70 years at the inception of the policy.
5. for any claim for a temporary skipper if a claim has been submitted for the same incident under Section 1 for curtailment.
6. any expenses incurred after You have returned to Your normal country of residence or incurred after a period of twelve calendar months has elapsed following the date on which the insured bodily injury, illness or contingency first occurred or commenced during the Period of Travel, whichever shall occur the sooner.

Section 1 Trip Cancellation and Curtailment and Section 2 Medical, Repatriation and Other Expenses

The Underwriters shall not be liable under sections 1 and 2 for claims attributable to any medical condition or set of circumstances known to You at the time that the Insurance was effected or at the time that entry into the rally was submitted, whichever is the later, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the Period of Travel.

Sections 3.1 and 3.2 Joint Excess

Except in respect of the Delayed Baggage provisions of Section 3.2, the Underwriters shall not be liable for the first £100 of the total of losses claimed under Sections 3, 4 and/or 5 arising out of one occurrence.

Section 3.1 Baggage and Personal Effects

The Underwriters shall not be liable for:-

1. loss or damage occurring whilst onboard the yacht.
2. loss of or damage to hired clothing and hired equipment of any kind.
3. damage due to wear and tear or gradual deterioration.
4. loss of or damage to household effects.
5. electrical or mechanical breakdown or derangement.
6. loss of or damage to Valuables contained in baggage whilst such baggage is in the custody of Carriers and outside Your control. For the purpose of this exclusion 'valuables' shall mean; jewellery, furs, gold and silver articles, watches, binoculars, telescopes, photographic equipment, audio equipment and video equipment.
7. loss of cash, currency, bank notes, travellers' cheques, passports, driving licences, green cards, petrol coupons, tickets, securities and documents.
8. confiscation or detention by Customs or other Authority.
9. Personal Baggage left unattended unless locked in Your personal accommodation, or locked in the glove compartment or boot of a vehicle, but excluding any loss of Personal Baggage left overnight in such vehicle.

Section 3.2 Money, Travel Documents and Credit Cards

The Underwriters shall not be liable for:-

1. any loss not reported to the police within 48 hours of discovery.
2. money lost in exchange, or through errors or omissions in transactions or purchases.
3. loss of money contained in baggage whilst such baggage is in the custody of Carriers and outside Your control.
4. confiscation or detention by Customs or other Authority.
5. travellers' cheques.

Nuclear/Radioactive Exclusion Clause

This insurance does not cover claims in any way caused or contributed to by nuclear reaction, nuclear radiation or radioactive contamination.

War and Terrorism Exclusion Clause

Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense :-

1. War, hostilities or warlike operations (whether war be declared or not);
2. Invasion;
3. Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs;
4. Civil war;
5. Riot;
6. Rebellion;
7. Insurrection;
8. Revolution;
9. Overthrow of the legally constituted government;
10. Civil commotion assuming the proportions of, or amounting to, an uprising;
11. Military or usurped power;
12. Explosions of war weapons;
13. Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined;
14. Murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not;
15. Terrorist activity.

If when booking or commencing a Period of Travel You are in any doubt about the relevance of these exclusions, clarification should be sought from Pantaenius UK Limited.

The emergency assistance provided for You by this insurance is provided MOS Medical Helpline GmbH.

In the event of death or any serious illness, injury, accident or hospitalisation involving anyone insured under this policy, You must notify MOS Medical as soon as possible stating that You are insured by Pantaenius UK Ltd and quoting "Pantaenius Oyster World Rally Travel Scheme"

MOS Medical Helpline GmbH
24 Hour emergency telephone number +49 (0) 69 9778899-999
24 hour emergency fax number +49 (0) 89 921 85 252

**Please only use these numbers for
MEDICAL EMERGENCIES**