

## CPCAN0909

This policy has been arranged by Citybond Suretravel, a division of Citybond Holdings Plc. The policy is underwritten by Fortis Insurance Ltd.

Citybond Suretravel and Fortis Insurance Ltd are authorised and regulated by the Financial Services Authority. Center Parcs Limited are an Appointed Representative of Citybond Suretravel.



## Cancellation & Curtailment Insurance

for policies purchased from 1st September 2009

This policy wording is Your contract of insurance. Please read this policy carefully, You should take it with You on Your trip to help You deal with any emergency

### Important information

Please read this policy carefully and remember the following:

- **Limit of cover**  
See section opposite - Cover and conditions for each insured person.
- **Making a claim**  
To help us deal with Your claim quickly and efficiently, please read the claims procedure of the General Conditions. This explains what documents You will need to support a claim. You must collect some of the proof You need, for example a doctor's certificate, while You are on holiday. The General Conditions explain when You will need this kind of proof.
- **Dangerous activities**  
You are not covered for the following dangerous activities: winter sports, mountaineering, pot holing, riding or driving in any kind of race, scuba diving to more than 30 metres, or flying (except as a passenger in a fully licensed passenger carrying aircraft).
- **Cancellation of policy**  
You can cancel this policy within 14 days from the date you receive the confirmation invoice and this policy wording. We will then refund your premium in full. We will not refund your premium after the 14 day period. For a single trip policy we will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days. You may cancel this policy by writing to or emailing Center Parcs enclosing the confirmation invoice and this policy wording within the 14 day cooling off period.
- Cancellation claims apply in respect of the total booked villa and not per person.
- This policy only covers holidays in the United Kingdom.
- This policy is only available to persons resident in the United Kingdom. A United Kingdom resident is defined as a person living in the United Kingdom for longer than 6 months and has a United Kingdom home address.
- Cover is only available at the time of making a booking.

### Contract of cancellation and curtailment insurance

Your Contract of insurance - please read

- All insurance policies contain restrictions and exclusions which You should be aware of. It is important that You read this policy carefully because it is the basis upon which Fortis settles any claim. Please make sure that the cover meets your needs and that You comply with condition 1 of the General conditions
- If you have any queries about the policy please refer them to Citybond Suretravel - 0845 673 2015
- You must tell us any facts which could affect this insurance. If You do not, You may not be fully covered. In particular, You must give us any information which may influence our decision to provide or continue Your cover (for example, Your health or the health of a Close Relative). For clarification of any of the terms and conditions please do not hesitate to contact Citybond Suretravel on 0845 673 2015.
- The policy describes the cover provided for You and the conditions which Your cover depends on. You must keep the policy and send it to us if You make a claim. We will pay You or Your personal representative if You make a valid claim. You must keep to the terms and conditions of this insurance.

### Declaration

As far as You know, the following apply

1. You are not aware of any reason why the holiday may be cancelled or curtailed or of any medical condition which could result in a claim.
  2. Where You are undergoing medical treatment as a hospital out-patient or in-patient at the date the final cost of the holiday is due to be paid, medical advice must be sought to confirm Your ability to travel and endure the holiday.
  3. Where You have received medical treatment as a hospital in-patient or out-patient during the 6 months prior to the booking of the holiday, You must obtain medical advice that You are fit to take the holiday.
  4. You are not receiving or waiting for treatment for an illness or injury, as any claim arising directly or indirectly from this illness, injury or treatment will not be covered.
  5. You are not travelling against the advice of a medical practitioner or for the purposes of obtaining medical treatment or where a terminal prognosis has been given.
- You must notify us of any of the reasons listed above which occur between the date the policy is issued, and the first day of the holiday.

### Definitions

Wherever the following words and phrases appear in this policy they will always have the meanings shown below.

- **Period of insurance**  
Cancellation cover starts on the date the policy is taken out. Curtailment begins when You leave home to go on holiday and lasts until You return home, as long as that is within the period shown on the confirmation invoice. We will extend the period of insurance by up to 30 days at no extra cost if You have to stay on holiday longer because of events which you have no control over.
- **We, our, us**  
Fortis Insurance Limited.
- **You/Your**  
The individual named on the confirmation invoice and all the members of the party as outlined under the Registration/Occupant Form.
- **Home**  
The address where You live in the United Kingdom.
- **United Kingdom**  
England, Scotland, Wales and Northern Ireland including the Isle of Man and Channel Islands.
- **Close Relative**  
Your mother, father, sister, brother, wife, husband, civil partner, common-law-partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-sister, step-brother.
- **Business associate**  
Anyone who works at Your place of business and who, if You were both away from work at the same time, would prevent the business from running properly.

### Acts of terrorism

An act, including but not limited to the use of threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious ideological or ethnic purposes or reasons, including the intention to influence any government and or to cause fear to the public, or any section of the public.

### Cover and conditions for each insured person

If Your holiday in the United Kingdom is Cancelled or Curtailed (cut short), we will pay

1. Up to the holiday cost for unused travel and accommodation charges which are not recoverable elsewhere and which You have paid or contracted to pay, should You have to cancel Your holiday if one of the reasons given below occurs during the Period of insurance; Or
2. Expenses You have paid or legally have to pay for travel and accommodation which You do not use if You have no choice but to cut short the holiday and You return home if one or more of the reasons given below occurs during the period of insurance.

### What You are covered for

1. Death, injury, illness or being made subject to quarantine of You or of any member of Your party or a Close Relative or Business associate of You or any member of Your party.
2. You or any member of Your party being required for jury service or as a witness in a court of law in the United Kingdom.
3. You or any member of Your party being made involuntarily redundant, provided that We are informed in writing immediately notification of redundancy is received and that You were not aware of any impending redundancy when the policy was issued, subject to the person declared redundant being under 65 and having at least 1 years' continuous employment with the same employer at the time of being made redundant.
4. Your home or place of business or any member of Your party's home or business being made uninhabitable, up to 14 days before the commencement of Your holiday or during the course of Your holiday, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage (including burglary), burst pipes, impact by aircraft, the police requesting You or any member of Your party's presence following burglary or attempted burglary at Your home or place of business or any member of Your party's home or place of business.
5. Unforeseen posting of You or any member of Your party or having agreed leave subsequently cancelled by the emergency services or armed forces, for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, acts of terrorism, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.

### What You are not covered for

1. We will not pay the first £25 of every claim for cancellation made for each booking. (This does not apply to deposit only claims)
2. Claims where a medical certificate has not been obtained from a medical practitioner confirming that cancellation or curtailment of the holiday was medically necessary (where relevant).

### As well as the General Conditions, the following exclusions and conditions apply:

1. Before You cancel or return home early for medical reasons, You must get a doctor's certificate to confirm that this is necessary.
2. You are not covered for claims caused directly or indirectly by You travelling against medical advice or to get medical treatment or Your taking part in manual work in connection with a profession, business or trade.
3. If You cancel Your holiday or return home early because of illness or injury to a Close Relative or Business associate, You must get a doctor's certificate confirming details of the illness or injury of the Close Relative or Business associate.
4. If Your claim is linked to a medical condition that You had when You took out this insurance, we may ask for a letter from Your doctor confirming that, when You booked Your holiday, You were fit to travel and there was no sign that Your condition would get worse before the end of the holiday.
5. Any circumstances You are aware of at the time this insurance is bought, or at time of booking Your trip, if later, which You know might lead to Your trip being cancelled must be declared to us.
6. No cover shall apply in respect of Your disinclination to travel or decision not to go on the trip or curtail the trip for reasons other than those listed under Cover above.
7. No cover shall apply in respect of Your suicide, attempted suicide, intentional self-injury or deliberate exposure to danger (unless in an attempt to save someone's life).
8. No cover shall apply in respect of You being under the influence of alcohol, solvents or drugs (except drugs prescribed by a doctor other than for the treatment of drug abuse).
9. Claims arising from motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc are excluded, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.

### Claims Procedure

Contact the Cancellation Desk at Center Parcs by telephoning 08448 267724 or write/email to arrange the cancellation in accordance with the General Terms and conditions applying to Your holiday booking with Center Parcs.

As soon as practicable after the happening of any event which may give rise to a claim under this Insurance, a claim form must be requested by telephoning the Insurers on 0845 122 3280. The phone line is open 24 hours a day, 365 days a year.

The completed claim form should be forwarded together with the documentation requested below. All certificates, accounts, receipts, information and evidence required by the Insurers shall be provided in such form as the Insurers may require, and at the Insured Person's expense.

### Important

Do not forward any documents until submitting the completed claim form. Forward the completed claim form, this Policy, the original Confirmation Invoice/Receipt (or a copy of the electronic confirmation invoice), and quote CPCAN0909 together with the date of booking and departure date in all correspondence.

### If You cancel the holiday

Please give the reason for cancelling the holiday and send us Your cancellation advice. We will need written proof of the reason for cancellation. If cancellation is due to illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured.

■ **If You curtail the holiday**

Please give the reason You cut short Your holiday and send confirmation that You had to come home early. Before You return home early for medical reasons, You must get a doctor's certificate to confirm that this is necessary. You must then send this with Your claim form.

**General conditions that apply to all sections**

1. You must tell us any facts we ask for in the declaration and which could affect this insurance. If You do not, You may not be fully covered. You must give us any information which may influence our decision to provide or continue Your cover or the way we work out Your premium (for example, Your health or the health of a Close Relative).
2. You will not be covered for the following:
  - a. Any other loss resulting directly or indirectly from the cause of Your claim.
  - b. Any claim which you could make under any other insurance or any amount you can get back from someone or somewhere else.
  - c. Any claim caused directly or indirectly by the following:
    - i. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from an explosive nuclear device or other nuclear equipment.
    - ii. Your property being held, taken, destroyed or damaged under the order of any government or other authority.
    - iii. Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound.
    - iv. War, invasion, acts of terrorism, hostilities (whether war is declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (You must follow any relevant suggestions or recommendations made by any government or any other authority before and during the period of insurance).
    - v. The use, release or threat of any nuclear weapon or device or chemical or biological agent.
    - vi. The failure or fear of failure of any equipment or computer program, whether or not you own it, to recognise or correctly interpret or process any data as the true or correct date, or to continue to work correctly after that date.
3. You must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
4. You must do all that You can to keep Your claims as low as possible and to prevent theft, loss and damage.
5. If we pay any expenses which You are not covered for, You must pay these back within a month of the end of the period of insurance.
6. If You, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
7. We may take action in Your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.
8. All the sums insured and limits set out in this policy include VAT.
9. English Law will apply to this contract of insurance unless you and we agree otherwise and any disputes will be heard in an English court.
10. The premium for this insurance includes insurance premium tax where necessary.
11. If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.
12. Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English Language.

Signed for by the insurers



Mark Cliff  
Managing Director  
Fortis Insurance Limited

**What to do if you have a complaint**

If You have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

**What you should do first**

- If your complaint is about the way your policy was sold to you, write to Center Parcs at: Customer Services Department, Head Office, One Eddison Rise, New Ollerton, Newark, Nottinghamshire NG22 9DP.
- If you have a complaint about a claim, call your claim handler first. You will find the claim handler's name and phone number on any letters they have sent to you.

**If your problem has still not been sorted out**

- **Step 1**  
Contact our Customer Service Advisor who will make sure that your complaint is dealt with at a senior level. You can write to us at the address below or email us through our website at: [www.fortisinsurance.co.uk](http://www.fortisinsurance.co.uk) (please include your policy number and claim number if appropriate).  
Customer Service Advisor, Fortis Insurance Limited, Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA
- **Step 2**  
If this matter has still not been sorted out, you can write to Barry Smith, Chief Executive at the same address.
- **Step 3**  
If You are not satisfied with our final decision, You can write without prejudice to:  
The Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
- **Service standards**  
We will respond to any letter You send us within two working days of receiving it. The letter will tell You who will be dealing with Your complaint and when You should expect a reply.

Following the complaints procedure does not affect your rights to take legal proceedings.

**Insurers**

The Insurers are Fortis Insurance Ltd. Registered address: Fortis House, Tollgate, Eastleigh, Hampshire SO53 3YA  
Registered Number 354568 England.

**Financial Services Compensation Scheme**

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. More information can be obtained from Customer Services on 020 7892 7300 or [www.fscs.org.uk](http://www.fscs.org.uk)

**Data protection**

Please read this notice carefully as it contains important information about our use of your personal information. In this notice, we and us and our means the Fortis Group which includes Fortis Insurance Limited and any holding companies, subsidiaries and other linked companies. Your personal information means any information we hold about you or anyone else in connection with any product or service we are providing to you.

By taking out this insurance policy, you confirm that we may use your personal information for the purposes explained below. You should show this notice to anyone else whose name you give to us in connection with your insurance policy as it will also apply to them.

**How we use your personal information**

We will use your personal information to manage your insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to your agent. We may also use your personal information and information about your use of our products and services to carry out research and analysis. We may have to share your personal information with other insurers, regulatory authorities or agents providing services on our behalf. We will only release your personal information to others if :

- we need to do this to manage your policy with us;
- you have given permission to receive promotional material;
- we need to prevent fraud;
- we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); or
- there are any other circumstances where you have given your permission.

If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.

**Dealing with others on your behalf**

To help you manage your insurance policy, we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy.

**Sensitive information**

Some of the personal information that we ask you to provide is known as sensitive personal data. This will include information relating to your health, race, religion and any criminal convictions that you have. We will only use sensitive personal data about you to manage your policy and to provide the services described in your policy documents.

**Monitoring and recording calls**

We may monitor and record telephone calls to monitor and improve our service and to prevent or detect fraud.

**Further information**

You are entitled to receive a copy of the information we hold about you. Please contact our Data Protection Officer, giving your name, address and insurance policy number. We are entitled to charge you a small administrative fee for this.



## CPPNL0909

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## Personal Travel Insurance

for policies purchased from 1st September 2009

This policy wording is Your contract of insurance. Please read this policy carefully, You should take it with You on Your trip to help You deal with any emergency.

### Summary of cover

You are insured as an individual up to:

	Sum insured (up to)	Excess
Permanent total disability Death	£20,000* £10,000*	Nil Nil
UK expenses	£1,000	Nil
Personal property Each item, pair or set Total for valuables	£1,500 £300 £300	£25* £25* £25*
Personal money	£200*	£25
Personal liability	£2,000,000	£25
Missed departure	£250	Nil

\* See inner limits

### Important information

Please read this policy carefully and remember the following:

#### Limit of cover

Each section of the policy shows the most You can claim, but other limits may apply. For example under section 3 (Personal Property) the overall limit is £1,500 but there is a limit of £300 for any single item and a total limit of £300 for all valuables.

#### Excess

Under some sections of the policy there is an amount deducted (excess) from each claim You make. The amount You will not be paid when You claim is shown under each section.

#### Loss or theft

Any loss or theft of money, valuables or personal property must be reported to Center Parcs Information Centre or Security Department immediately upon discovery and a report obtained to support Your claim. In addition to this, any loss or theft of money, valuables or personal property over £100 must be reported to the Police within 24 hours of discovery and a police lost property or crime reference number obtained to support Your claim. Property claims are settled on an indemnity basis and not new for old or replacement cost basis.

#### Making a claim

To help us deal with Your claim quickly and efficiently, please read the claims procedure of the General Conditions. This explains what documents You will need to support a claim. You must collect some of the proof You need, for example a doctor's certificate, while You are on holiday. The General Conditions explain when You will need this kind of proof.

#### Dangerous Activities

You are not covered for the following dangerous activities: winter sports, mountaineering, pot holing, riding or driving in any kind of race, scuba diving to more than 30 metres, or flying (except as a passenger in a fully licensed passenger carrying aircraft).

#### Cancellation of policy

You can cancel this policy within 14 days from the date you receive the confirmation invoice and this policy wording. We will then refund your premium in full. We will not refund your premium after the 14 day period. For a single trip policy we will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days. You may cancel this policy by writing to or emailing Center Parcs enclosing the confirmation invoice and this policy wording within the 14 day cooling off period.

- This policy only covers holidays in the United Kingdom.
- This policy is only available to persons resident in the United Kingdom. A United Kingdom resident is defined as a person living in the United Kingdom for longer than 6 months and has a United Kingdom home address.

### Contract of travel insurance

All insurance policies contain restrictions and exclusions which You should be aware of. It is important that You read this policy carefully because it is the basis upon which Fortis settles any claim. Please make sure that the cover meets Your needs and that You can comply with condition 1 of the General Conditions.

If you have any queries about the policy please contact Citybond Suretravel - 0845 673 2015.

You must tell us any facts which could affect this insurance. If You do not, You may not be fully covered. In particular, You must give us any information which may influence our decision to provide or continue Your cover (for example, Your health or the health of a Close Relative). For clarification of any of the terms and conditions please do not hesitate to contact Citybond Suretravel on 0845 673 2015.

The policy describes the cover provided for You and the conditions which Your cover depends on. You must keep the policy and send it to us if You make a claim.

**We will pay You or Your personal representative if You make a valid claim. You must keep to the terms and conditions of this insurance.**

### Declaration

As far as You know, the following apply

- You are not aware of any reason or of any medical condition which could result in a claim.
- Where You are undergoing medical treatment as a hospital out-patient or in-patient at the date the final cost of the holiday is due to be paid, medical advice must be sought to confirm Your ability to travel and endure the holiday.
- Where You have received medical treatment as a hospital in-patient or out-patient during the 6 months prior to the booking of the holiday, you must obtain medical advice that You are fit to take the holiday.
- You are not receiving or waiting for treatment for an illness or injury, as any claim arising directly or indirectly from this illness, injury or treatment will not be covered.
- You are not travelling against the advice of a medical practitioner or for the purposes of obtaining medical treatment or where a terminal prognosis has been given.

You must notify us of any of the reasons listed above which occur between the date the policy is issued and the first day of the holiday.

### Definitions

Wherever the following words and phrases appear in this policy they will always have the meanings shown below.

#### Period of Insurance

Cover begins when You leave home to go on holiday and lasts until You return home, as long as that is within the period shown on the paper or electronic confirmation invoice. We will extend the period of insurance by up to 30 days at no extra cost if You have to stay on holiday longer because of events which You have no control over.

#### We, our, us

Fortis Insurance Limited.

#### You/Your

The individual named on the paper or electronic confirmation invoice and all other members of the party as outlined under the Registration/Occupant Form.

#### Home

The address where You live in the United Kingdom.

#### United Kingdom

England, Scotland, Wales and Northern Ireland including the Isle of Man and Channel Islands.

#### Close Relative

Your mother, father, sister, brother, wife, husband, civil partner, common-law-partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-sister, step-brother.

#### Business associate

Anyone who works at Your place of business and who, if You were both away from work at the same time, would prevent the business from running properly.

#### Personal accident

Injury to You resulting directly from an accident involving something violent and visible. This does not include sickness or disease or any natural condition or as the result of anything that happens gradually.

#### Valuables

Audio, visual, video, photographic and computer equipment, electronic game consoles, jewellery, furs, gold and silver items, watches.

#### Acts of terrorism

An act, including but not limited to the use of threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious ideological or ethnic purposes or reasons, including the intention to influence any government and/or to cause fear to the public, or any section of the public.

### Section 1. Personal Accident - Up to £20,000

#### What You are covered for

If, during the period of insurance, You are accidentally injured and lose Your sight, lose one or more limbs, become completely disabled or die within 12 months, directly as a result of the accident, You can claim one of the following amounts:

- For death - £10,000
- For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes - £20,000
- For permanent and complete disability which means that You cannot do any kind of paid work - £20,000

#### Note

If You are aged under 16 or over 70 at the time of the accident, the death benefit is limited to £1,500 and cover is limited to a) and b) only.

As well as the General Conditions and Exclusions, the following exclusions apply.

- You are not covered under this section for any claim if:
  - it was caused by medical or surgical treatment, unless it was necessary after the accident; or
  - at the time of the accident, You were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor (except to treat drug addiction).
- You are not covered if the accident was caused by a medical condition that existed before Your trip.

As well as the General Conditions and Exclusions, the following condition applies

- If You make a claim, You must allow our medical advisers to examine You as often as they need to. (We will pay any costs and Your expenses for these examinations if we accept Your claim.)

### Section 2. United Kingdom expenses - Up to £1,000

#### What You are covered for

If, during the period of insurance, You become ill or You are injured, we will pay the following expenses as long as they are necessary and the costs are reasonable

- Additional accommodation expenses incurred by You, or one relative or friend remaining with You, including the increased costs of Your return travel home and additional travel expenses incurred by one relative or friend travelling to or with You.
- Expenses incurred in the event of Your death for the conveyance of Your body or ashes to Your home (the cost of cremation or burial is not included).

You are not covered for anything mentioned in the General Conditions and Exclusions

### Section 3. Personal property - Up to £1,500

#### What You are covered for

If You accidentally lose Your personal belongings, or if they are stolen or damaged, You can claim up to £1,500 to replace or repair them. (We will take an amount off for wear and tear and loss of value.) There is a limit of £300 for one item, pair or set. The overall limit for valuables, golf equipment and pedal cycles, compact discs and pre-recorded audio tapes is £300.

As well as the General Conditions and Exclusions, the following exclusions apply.

- You are not covered for the following:
  - Loss of, theft of or damage to Your personal belongings during Your outward or return journey if You do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If You cannot report the loss, theft or damage to the airline straight away, You must do so in writing within seven days.
  - Loss or theft if You have not reported it to Center Parcs Information Centre or Security Department within 24 hours of discovering the loss or theft and You have not got a report from them. In addition, You must report the loss or theft of property over £100 to the police within 24 hours of discovering it and get a police report from them.
  - Breakage of or damage to fragile articles, computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage.
  - Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
  - Loss of, theft of or damage to food, drink or tobacco products.
  - Loss of, theft of or damage to contact or corneal lenses, mobile phones, loose precious stones, securities, deeds, documents or property held for business purposes.
  - Loss of, theft of or damage to valuables if You leave them in baggage which is checked in to the carrier.
  - Loss of, theft of or damage to valuables You are not carrying with You unless You have kept them in locked accommodation, a safe or a safety deposit box.
    - There is no cover for personal belongings left in a vehicle overnight.
- We will not pay the first £25 of every claim made for each of You.

As well as the General Conditions and Exclusions, the following conditions apply.

- If Your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.
- You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.
- You must take proper care of your belongings and act as if You did not have this insurance policy.

### Section 4. Personal money - Up to £200

#### What You are covered for

We will repay You if you lose any of the following or they are stolen.

Bank notes, coins, postal orders, travel tickets, passports, admission tickets, meal vouchers.

For cash there is a limit of £200 for each adult and £50 for each child under 16.

This cover starts from the time You get the money or documents or 72 hours before You leave home to go on Your trip, whichever is later.

As well as the General Conditions and exclusions, the following exclusions apply.

1. You are not covered for the following.
  - i. Loss or theft if You have not reported it to Center Parcs Information Centre or Security Department within 24 hours of discovering the loss or theft and You have not got a report. In addition, You must report the loss or theft of money over £100 to the police within 24 hours of discovering it and get a police report from them.
  - ii. Loss of value or shortages caused by a mistake.
  - iii. Money left in baggage which You have checked in to the carrier or which You do not keep with You, unless it is in locked accommodation, a safety deposit box or a safe.
2. We will not pay the first £25 of every claim made for each of You.

## Section 5. Personal public liability - Up to £2,000,000

### What You are covered for

If You accidentally injure someone or damage someone else's property during the Period of insurance, You will be covered for Your legal liability:

- a. to people who do not work for You and who are not Your travelling companions or members of Your family; and
- b. for accidental damage to property which is not owned or being looked after by You or a member of Your family.

This cover includes legal expenses which You have paid with our permission.

As well as the General Conditions and Exclusions, the following exclusions apply.

1. You are not covered for liability caused directly or indirectly by You owning or using any aircraft, motorised vehicle, any form of motorised leisure equipment or boat other than pedaloes, punts, dinghies, windsurfers, rowing boats, canoes or other vessels which have been provided by Center Parcs.
2. You are not covered for employer's liability or liability caused by You carrying out contracts, supplying goods and services, or doing Your job.
3. You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
4. We will not pay the first £25 of every claim made for each of You.

As well as the General Conditions and Exclusions, the following condition applies.

1. You must send us any writ, summons or other legal documents as soon as You receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

## Section 6. Interruption of public transport services - Up to £250

### What You are covered for

If one of the following takes place during the Period of insurance, You will be covered for the cost of reasonable extra accommodation and travel expenses to allow You to carry on with Your trip.

1. Labour dispute or protest, civil disturbance, or bad weather which interrupts your scheduled public transport services, including booked connecting flights or an accident or mechanical breakdown involving the car in which You are travelling in the British Isles which causes You to arrive too late to start the journey You have booked.

As well as the General Conditions and Exclusions, the following conditions apply.

1. You must do all that You can to arrive at the airport, port or station you are leaving from on time.
2. In the case of a labour dispute or protest, You will only be covered if the dispute is announced and begins during the Period of insurance.
3. If you miss the departure because Your car breaks down or You are involved in an accident, You must send us a repairer's report or police accident report.

## Exclusions that apply to all sections

You are not covered for anything directly or indirectly caused by the following:

1. Your suicide or attempted suicide, deliberately injuring Yourself, solvent abuse or the effect of alcohol or drugs.
2. Deliberately putting Yourself at risk (unless You are trying to save someone's life).
3. You taking part in winter sports, mountaineering, pot holing, riding or driving in any kind of race, scuba diving to more than 30 metres, flying (except as a passenger travelling in a fully-licensed passenger-carrying aircraft) or any other dangerous activity or organised sports unless these are organised by Center Parcs.
4. You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
5. You taking part in manual work in connection with a profession, business or trade.

## General conditions that apply to all sections

1. You must tell us any facts we ask for in the declaration and which could affect this insurance. If You do not, You may not be fully covered. You must give us any information which may influence our decision to provide or continue Your cover or the way we work out Your premium (for example, Your health or the health of a Close Relative).

2. You will not be covered for the following.
  - a. Any other loss resulting directly or indirectly from the cause of Your claim.
  - b. Any claim which You could make under any other insurance or any amount You can get back from someone or somewhere else. This does not apply to section 1 - Personal accident.
  - c. Any claim caused directly or indirectly by the following:
    - i. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from an explosive nuclear device or other nuclear equipment.
    - ii. Your property being held, taken, destroyed or damaged under the order of any government or other authority.
    - iii. Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound.
    - iv. War, invasion, acts of terrorism, hostilities (whether war is declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (You must follow any relevant suggestions or recommendations made by any government or any other authority before and during the period of insurance).
    - v. The use, release or threat of any nuclear weapon or device or chemical or biological agent.
    - vi. The failure or fear of failure of any equipment or computer program, whether or not you own it, to recognise or correctly interpret or process any data as the true or correct date, or to continue to work correctly after that date.
3. You must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
4. You must do all that You can to keep Your claims as low as possible and to prevent theft, loss and damage.
5. If we pay any expenses which You are not covered for, You must pay these back within a month of the end of the period of insurance.
6. If You, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
7. We may take action in Your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.
8. All the sums insured and limits set out in this policy include VAT.
9. English Law will apply to this contract of insurance unless you and we agree otherwise and any disputes will be heard in an English court.
10. The premium for this insurance includes insurance premium tax where necessary.
11. If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.
12. Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English Language.

Signed for by the insurers



Mark Cliff  
Managing Director  
Fortis Insurance Limited

## Claims Procedure

As soon as practicable after the happening of any event which may give rise to a claim under this insurance, a claim form must be requested by telephoning the Insurers on 0845 122 3280.

The phone line is open 24 hours a day, 365 days a year. The completed claim form should be forwarded together with the documentation requested below.

All certificates, accounts, receipts, information and evidence required by the Insurers shall be provided in such form as the Insurers may require, and at the insured person's expense.

- **Important**  
Do not forward any documents until submitting the completed claim form. Forward the completed claim form, this Policy, the original Confirmation Invoice/ Receipt, and quote CPPN0909 together with the date of booking and departure date in all correspondence.
- **Personal accident**  
Please send full details of the accident and injury.
- **UK expenses**  
Please send details and original receipts and bills for any expenses you have paid.
- **Personal belongings**  
Please send full details of the belongings which have been lost, stolen or damaged. You should also send receipts to prove their value or bills for the cost of repairs. For loss or theft claims, You must also send a police report. If Your belongings were lost, stolen or damaged while in the care of an airline, you must send a 'property irregularity report' as well as the flight tickets and luggage receipts the airline gave You when You checked in.
- **Money and documents**  
Please send full details with a police report and cash withdrawal slips or similar proof of the money You withdrew.
- **Personal liability**  
You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and Your claim.  
You must not negotiate, pay, settle, admit or deny any claim without our permission, in writing.
- **Missed departure**  
Please send confirmation of the delay from the carrier or tour operator. You must also send receipts or bills for Your expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how you got to the port or airport.

## What to do if You have a complaint

If You have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

### What you should do first

- If your complaint is about the way your policy was sold to you, write to Center Parcs at: Customer Services Department, Head Office, One Eddison Rise, New Ollerton, Newark, Nottinghamshire NG22 9DP.
- If you have a complaint about a claim, call your claim handler first. You will find the claim handler's name and phone number on any letters they have sent to you.

### If your problem has still not been sorted out

- **Step 1**  
Contact our Customer Service Advisor who will make sure that your complaint is dealt with at a senior level. You can write to us at the address below or email us through our website at: [www.fortisinsurance.co.uk](http://www.fortisinsurance.co.uk) (please include your policy number and claim number if appropriate).

Customer Service Advisor, Fortis Insurance Limited, Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA

- **Step 2**  
If this matter has still not been sorted out, you can write to Barry Smith, Chief Executive at the same address.

- **Step 3**  
If You are not satisfied with our final decision, You can write without prejudice to:

The Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

- **Service standards**

We will respond to any letter You send us within two working days of receiving it. The letter will tell You who will be dealing with your complaint and when You should expect a reply.

Following the complaints procedure does not affect your rights to take legal proceedings

## Insurers

The Insurers are Fortis Insurance Ltd Registered address: Fortis House, Tollgate, Eastleigh, Hampshire SO53 3YA Registered Number 354568 England.

## Financial Services Compensation Scheme

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. More information can be obtained from Customer Services on 020 7892 7300 or [www.fscs.org.uk](http://www.fscs.org.uk)

## Data protection

Please read this notice carefully as it contains important information about our use of your personal information. In this notice, we and us and our means the Fortis Group which includes Fortis Insurance Limited and any holding companies, subsidiaries and other linked companies. Your personal information means any information we hold about you or anyone else in connection with any product or service we are providing to you.

By taking out this insurance policy, you confirm that we may use your personal information for the purposes explained below. You should show this notice to anyone else whose name you give to us in connection with your insurance policy as it will also apply to them.

### How we use your personal information

We will use your personal information to manage your insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to your agent.

We may also use your personal information and information about your use of our products and services to carry out research and analysis.

We may have to share your personal information with other insurers, regulatory authorities or agents providing services on our behalf. We will only release your personal information to others if :

- we need to do this to manage your policy with us;
- you have given permission to receive promotional material;
- we need to prevent fraud;
- we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); or
- there are any other circumstances where you have given your permission.

If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.

### Dealing with others on your behalf

To help you manage your insurance policy, we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy.

### Sensitive information

Some of the personal information that we ask you to provide is known as sensitive personal data. This will include information relating to your health, race, religion and any criminal convictions that you have. We will only use sensitive personal data about you to manage your policy and to provide the services described in your policy documents.

### Monitoring and recording calls

We may monitor and record telephone calls to monitor and improve our service and to prevent or detect fraud.

### Further information

You are entitled to receive a copy of the information we hold about you. Please contact our Data Protection Officer, giving your name, address and insurance policy number. We are entitled to charge you a small administrative fee for this.