

Section V – Elective Cover

(only operative if **you** have purchased a Single Trip policy and the cover is indicated in the certificate validation document)

Portable Medical Equipment

Special Definition:

Portable Medical Equipment

means articles that are usually worn, carried or held in the course of your work as a **Medical Practitioner** including but not limited to Medical Bag, Stethoscope, Blood Pressure Cuff, Sphygmomanometer and infrared thermometer, Pulse oximeter, Glucometer including appropriate strips and lancets, Alcohol wipes, gloves, Reflex hammer, Multistix for urinalysis, Tongue depressors, Peak flow meter, Specimen bottles, Syringes and Facemask. This definition excludes medication.

What is covered

We will pay **you** up to £1,500 for the accidental loss of, theft of or damage to **Portable Medical Equipment**. The amount payable will be the value at today's prices less a deduction for **wear**, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **Portable Medical Equipment**.

The maximum **we** will pay is £250 for any one article, pair or set of items.

You may claim only under one of either Section E – Baggage and section V – Elective Cover

Special conditions relating to claims

You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **Portable Medical Equipment**. If **Portable Medical Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If baggage is lost, stolen or damaged whilst in the care of an airline **you** must give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy):

get a Property Irregularity Report from the airline.

give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

keep all travel tickets and tags for submission if **you** are going to make a claim under this certificate.

You must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. The first £100 of each and every claim per incident claimed for under this section by each **insured person**
2. Loss, theft of or damage to **Portable Medical Equipment** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **Portable Medical Equipment** contained in an **unattended** vehicle:
 - a) overnight **between** 9 pm and 9 am (local time) or
 - b) at any time **between** 9 am and 9 pm (local time) unless:
 - c) it is locked out of sight in a **secure baggage area**
- ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to perishable goods and damage to suitcases or **Portable Medical Equipment** cases (unless the cases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried).
7. Loss or damage due to breakage of **Portable Medical Equipment** whilst in use.
8. Loss or damage caused by **wear** and tear, depreciation (loss in value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements for Portable Medical Equipment lost, stolen or damaged.
- Repair report where applicable
- All travel tickets and tags for submission.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

Cancellation Exam Resits

What is covered

Subsection 1

We will pay **you** up to the amount shown under Section A - Cancellation or Curtailment for loss of pre-paid travel and accommodation expenses incurred in cancelling **your** trip if **you** are required to re-sit medical examinations either:

- during the trip period shown on **your** certificate validation document or
- up to 28 days before the start date of the trip or
- up to 28 days after the end date of the trip

Or

Subsection 2

If **you** have to postpone **your** outbound trip **we** will pay **you** up to the amount shown under Section A – Cancellation or Curtailment for **your** reasonable additional travel and accommodation costs (up to a similar standard to that of **your** pre-booked travel and accommodation) for you to reach **your** overseas destination and continue your planned trip if **you** are required to re-sit medical examinations during the trip period as shown on **your** certificate validation document.

The medical examination must form part of a full time course of study that is necessary to continue with or to complete **your** course provided that **your** travel arrangements were booked and this was travel insurance purchased prior to **you** starting the examination which **you** failed.

If **you** do not comply with the conditions above **we** may refuse to deal with **your** claim.

Special Conditions relating to claims

- **You** must supply written evidence from **your** college/University confirming the dates of **your** original exams, the dates of the resits along with the cancellation invoice booking form/receipt and the original ticket results
- If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the trip the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

What is not covered

- The first £100 of each and every claim per incident claimed for under this section by each insured person unless you have revalidated your original outbound ticket under subsection 2, in which case the excess will not apply.
- Additional costs as a result of not immediately telling the travel agent tour operator or provider of transport or accommodation that you need to cancel the trip. We will only pay the cancellation charges that would have applied at the time you knew it was necessary to cancel your trip, if a valid claim exists,
- Costs incurred in the United Kingdom
- Claims arising which are not substantiated by an official exam report
- The cost of a return ticket under subsection 2 following postponement of the outbound trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Anything mentioned in the General Exclusions on page 5

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- Booking confirmation together with a cancellation invoice from your travel agent, tour operator or provider of transport/accommodation.
- Confirmation of your amended or revalidated outbound flight ticket following postponement of your trip under subsection 2.
- Your unused travel tickets, receipts or bills for any costs, charges or expenses claimed for.
- Written confirmation from your College/University confirming the date of your original exam(s)
- Written confirmation you were advised you would need to re-sit your exam(s)
- Written confirmation from your College/University confirming the date(s) of your resit(s).