

CAMPBELL IRVINE THE TRAVELLER'S TRAVEL INSURANCE POLICY DOCUMENT - 2008/CIB/3000



ANNUAL MULTI TRIP & SINGLE TRIP INSURANCE COVERING OVER 70 ADVENTURE ACTIVITIES

THIS IS YOUR POLICY DOCUMENT
PLEASE ENSURE YOU READ IT CAREFULLY
KEEP THIS DOCUMENT WITH YOU
WHEN TRAVELLING



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TRAVEL INSURANCE

This Policy Document contains details of the Travel Insurance Scheme underwritten by AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD, a member of the AXA Group of Companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. Registration No 202312. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234. Cover is effected for any person who has requested insurance and who has paid the appropriate premium, under one Master Certificate.

IMPORTANT- Your personal insurance number is the same as your booking invoice number or validation certificate number. Please note your personal insurance number prior to travel.

This Policy Document and booking invoice or validation certificate showing the Insurance Premium, inclusive of tax where applicable, is all that we will issue to you. Please ensure that you retain these original documents and carry them with you when travelling as you will need to submit them in the event of a claim arising.

	Sums Insured - Per Person	Up to
SECTION A	Medical Expenses	£5,000,000
	In Patient Benefit	£200
	Criminal Injuries Benefit	£5,000
	Personal Liability	£2,000,000
SECTION B	Personal Accident	£25,000
SECTION C	Cancellation or Curtailment	£3,000
SECTION D	Delayed Departure or Arrival	£100
	Cancellation due to Delayed Departure	£1,000
SECTION E	Hi-jack of Aircraft	£3,000
	Failure of Flight Connections	£150
	Interruption of Transport	£300
	Personal Effects (valuables limited to £350 in total)	£2,000
	Money	£500
	Passport or Visas	£250
SECTION F	Legal Expenses	£15,000
SECTION G	Winter Sports Extension	Optional

MATERIAL FACTS

All Material Facts must be disclosed as failure to do so may affect your rights under this Insurance. In particular you should disclose:

- .Activities that could be considered hazardous,
- .Your occupation if it is a business trip and increases the risk,
- .The countries you are visiting if you are intending to travel against British FCO advice,
- .Any circumstances which could reasonably be expected to give rise to a cancellation claim.

Each and every time an Insured Person renews their Annual Multi trip travel insurance policy they have a duty of care to disclose any material fact at each and every renewal, as failure to do so may result in their claim being reduced or declined.

PRE-EXISTING MEDICAL CONDITIONS

PLEASE NOTE: Cover is excluded for any Pre-existing Medical Condition from which you are suffering. If in doubt call our medical helpline, in confidence on 0844 892 0954

Please see definition of **Pre-existing Medical Conditions** below. Please also see **General Exclusion 9** on page 9.

The medical screening helpline may be contacted between 8.30 and 5.30 Monday to Friday. The medical screening helpline is optional for those insured persons wishing to establish if additional cover may be offered to include their **Pre-Existing Medical Condition**. You will be asked for your personal and travel details. An optional additional premium may then be quoted. If you elect to take up the offer of the additional cover any additional premiums must be paid directly to the medical screening company. Insured persons who have paid the optional additional premium will be sent a separate policy endorsement confirming the additional cover purchased.

Please note the medical screening helpline, are only able to screen insured persons who are named on the policy. There is no cancellation or curtailment cover for a **Pre-existing Medical Condition** of persons not necessarily travelling but upon whom travel depends, **such as a relative**.

Definition of Pre-existing Medical Condition

Means

a) Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which you have ever received treatment (including surgery, tests or investigations by your doctor or a consultant/specialist and prescribed drugs or medication).

b) Any Medical Condition for which you have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months or for which you are taking prescribed drugs or medication.

MEDICAL EMERGENCIES

SPECIALTY ASSISTANCE EMERGENCY MEDICAL SERVICE is available 24 hours a day 365 days a year

IMMEDIATE CONTACT MUST BE MADE with SPECIALTY ASSISTANCE in the event of death or injury or illness necessitating any of the following:

- (i) HOSPITALISATION
- (ii) REPATRIATION
- (iii) ALTERATION TO TRAVEL PLANS
- (iv) CURTAILMENT OF TRAVEL

SPECIALTY ASSISTANCE LTD

TEL: **+(44) (0) 20 7902 7405** FAX: +(44) (0) 20 7928 4748

Please note, the insured person's failure to contact Specialty Assistance may result in their claim being reduced or declined. Private medical treatment is not covered unless authorised by Specialty Assistance.

Be prepared to give your:

- (a) booking invoice or validation certificate number.
- (b) name and address of agent or tour operator from whom insurance was purchased.
- (c) dates of outward and return travel (tickets/itinerary).
- (d) details of problem including name and address of patient and nature of illness/accident.
- (e) name and telephone number of hospital and attending doctor.
- (f) details of usual GP.

Please note, should you require medical treatment in Australia you MUST enroll with MEDICARE. Full details are shown on page 20 of this policy document.

Specialty Group Ltd, trading as Specialty Assistance, 5-11 Lavington Street, London SE1 0NZ, is authorised and regulated by the Financial Services Authority. Their registration number can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Medical Assistance

In the event of emergency involving injury or illness, Specialty Assistance have immediate access to a medical team of consultants and doctors in every field of medicine available to make direct contact with a hospital/clinic or treating doctor to obtain diagnosis and prognosis and offer advice and guidance for the well-being of the patient.

Air Ambulance & Repatriation

If it is medically necessary and considered in the interest of the patient to be repatriated or transported to another area to obtain proper medical care, then Specialty Assistance are readily able to arrange an air ambulance. Specialty Assistance take advantage of all known ambulance services thus affording the best service where possible for each individual case.

Medical Escorts

As and when medically necessary, doctors or fully qualified nurses with medical equipment, are available to support a patient travelling by air or road ambulance or scheduled and chartered aircraft.

Road Ambulances & Return Home

In the Western World modern long range ambulances may be utilised, fully equipped with such medical attendance as necessary for overland transit, including transport from port or airport of arrival, to home or nearest hospital to patient's home recommended by patient's own doctor.

Long Haul Repatriation

Specialty Assistance operate in liaison with many national airlines worldwide where with close co-operation, on schedule and charter flights, special facilities for comfort of passengers, including stretcher cases, are provided for the safe return journey home. For inter-continental repatriation this is usually the more comfortable and speedy means of returning home.

HOW TO MAKE A CLAIM

Claims Procedure

Notice must be given within **45 days** of the date of occurrence of any claim under this Insurance. To notify a claim and request a claims form please contact the independent claims handlers:

TOWERGATE CHASE PARKINSON,
PO Box 416, West Byfleet, Surrey KT14 7YE

Tel: **01932 334196** Fax: 01932 336620

Email: chaseparkinson@towergate.co.uk

Towergate Chase Parkinson is authorised and regulated by the Financial Services Authority. Their registration number can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234. Towergate Chase Parkinson is part of the Towergate Underwriting Group Ltd.

GENERAL ENQUIRIES

If you have any general queries concerning this Insurance, or if there is anything you do not understand, please contact the Insurance Brokers who arrange the scheme: Campbell Irvine Limited, Alma House, Alma Road, Reigate, Surrey RH2 0AX.

Telephone 01737 223687.

Campbell Irvine Limited are authorised and regulated by the Financial Services Authority. Their registration number can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

The insured person and the Insurer are free to choose the law applicable to this Policy. As the Insurer is based in England, they propose to apply the laws of England and Wales and having read and understood the terms and conditions of this policy the insured person has agreed to this.

COMPLAINTS PROCEDURE

Any enquiry or complaint should be addressed in the first instance to:

The General Manager, Towergate Chase Parkinson,
PO Box 416, West Byfleet, Surrey KT14 7YE.

Should you require an independent review of your complaint or

enquiry please subsequently contact Campbell Irvine.

If your complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care who will arrange for an investigation on behalf of the Chief Executive:

Head of Customer Care, AXA Insurance, Civic Drive,
Ipswich IP1 2AN Tel: 01473 205926 Fax: 01473 205101
Email: customercare@axa-insurance.co.uk

If you have been given a final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after you have been provided with written confirmation that the insurer's internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:
Insurance Division, Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Tel: 0845 080 1800 Fax: 020 7964 1001

Referral to the FOS will not affect your right to take legal action. Financial Services Compensation Scheme (FSCS)
AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

Compulsory insurance is covered in full.

Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

Full details are available at www.FSCS.org.uk

Please note that you have six months from the date of the Insurer's final response in which to refer your complaint to the Ombudsman. Referral to the Ombudsman will not affect your right to take legal action.

PERIOD OF INSURANCE

The Period of Insurance shall commence when the insured person leaves their residence or place of business to commence travel to the Geographical Area shown on the booking invoice or validation certificate, and shall cease on return thereto during the Period of Insurance, except that Section C shall commence at the time of Insurance being purchased.

In respect of Annual Multi Trip Policies any one trip shall be limited to 70 days, or 31 days if aged 66 years or more at date of payment of insurance premium. All travel must be completed within the 12 month Period of Insurance. Any trip exceeding these limits will not be insured.

If the insured person has not completed their travel before the expiration of this Insurance for reasons which are beyond their control this Insurance will remain in force until completion not exceeding a further 31 days without additional premium, but in the event of an insured person being hi-jacked, cover shall continue whilst the insured person is subject to the control of the person(s) or their associates making the hi-jack during the Period of Insurance for a period not exceeding twelve months from the date of the hi-jack.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy document. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

Irrecoverable Payments and Charges

The cost of airline tickets and any other amount that is not refundable from the airline, tour operator or their suppliers.

Strike or Industrial Action

Any form of industrial action taken by workers which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Terrorism

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

Unattended

Means when the insured person is not in full view of and not in a position to prevent unauthorised interference with their property.

Pre-existing Medical Condition

Means

a) Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which you have ever received treatment (including surgery, tests or investigations by your doctor or a consultant/specialist and prescribed drugs or medication).

b) Any **Medical Condition** for which you have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months or for which you are taking prescribed drugs or medication.

Medical Condition

Means any disease, illness or injury.

Medical Practitioner

Means a registered practising member of the medical profession who is not related to the insured person or any person with whom they are travelling.

Valuables

Means jewellery, gold and silver articles, watches, photographic equipment, binoculars, telescopes, personal stereos, TV, Hifi equipment, computer equipment and electronic devices.

CONDITIONS

The insured person must comply with all the terms and conditions stated in this policy document to have the full protection of their policy. If the insured person does not comply the Insurer may at their option cancel the policy or

refuse to deal with their claim or reduce the amount of any claim payment.

General Conditions

1. This Insurance is available for holiday or business travel, but excludes overseas residency, permanent overseas employment, work of a predominantly manual nature or any hazardous activity not agreed by the Insurer.

2. The trip or journey for which this insurance is effected is not booked or commenced by an insured person either (a) contrary to medical advice or to obtain medical treatment, or (b) suffering from any **Medical Condition** or symptoms which, are awaiting or receiving investigation, treatment, tests, referral, or review or the results of any of the foregoing.

3. No insured person is aware of any reason why travel may be cancelled or curtailed.

4. The appropriate additional premium has been paid by any person aged 66 years or more at date of payment of Insurance Premium. Single trip insurance is not available for any person aged 75 years or more at date of payment of Insurance Premium unless agreed by the Insurer.

5. Private medical treatment is not covered unless authorised by Specialty Assistance.

Cooling off Period

The insured person may cancel this policy within 14 days of the date of receipt of the policy document (new business) or the renewal date by writing to Campbell Irvine Ltd, Alma House, Alma Road, Reigate, Surrey RH2 0AX during the 14 day cooling off period. Any premium paid will be refunded in full so long as no period of travel has started. If the insured person elects to cancel this policy after the first 14 days receipt of the policy documentation no premium refund will be made.

Fraudulent Claims

The insured person must not act in a fraudulent manner. If the insured person or anyone acting for them:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
- Make a statement in support of a claim knowing the statement to be false in any respect; or
- Submit a document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any loss or damage caused by their wilful act or with their connivance

Then:

- The Insurer shall not pay the claim
- The Insurer shall not pay any other claim which has been made under the policy.
- The Insurer may at their option declare the policy void.
- The Insurer shall be entitled to recover from the insured person the amount of any claim already paid under the policy since the last

renewal date.

- The Insurer shall not make any return premiums.
- The Insurer may inform the Police of the circumstances.

Documentation

All certificates, information and evidence required by the Insurer shall be furnished at the expense of the insured person or his legal personal representatives and shall be in such form and of such nature as the Insurer may prescribe. The insured person shall as often as required submit to medical examination on behalf of the Insurer at their own expense and in the event of death of the insured person the Insurer shall be entitled to have a post-mortem examination at their own expense.

Cessation of Insurance

All liability shall cease upon the return of the insured person to their normal place of domicile or business in their country of residence or upon their admission into medical care in their country of residence whichever shall be the sooner.

Duplicate Insurance

If at the time of loss, theft or damage insured by Sections A, C, D, E, F and G hereof there shall be existing any other insurance against such loss or damage or any part thereof the Insurer shall be liable under this Insurance for its proportionate share only of such loss or damage.

Subrogation The Insurer is entitled to take over any rights in the defence or settlement of any claim and to take proceedings in the insured person's name for the Insurer's benefit against any other party.

One Way Travel In respect of one way travel, cover under all sections ceases on arrival at final destination.

GENERAL EXCLUSIONS

Excesses – Applicable to most claims

The Insurer shall not be liable for:

a) The first £50 of each and every claim per incident claimed for under each Section by each insured person.

b) The first £250 of each and every claim arising from the same incident under Sections A.4.2 rented accommodation (in respect of the use of rented temporary accommodation only) and F Legal Expenses.

No Policy Excess applies to Sections B - Personal Accident, C - Loss of deposit only, D - Travel Delay and E4 - temporary loss of baggage.

The Insurer shall not be liable for any claim arising out of:

1. mountaineering or climbing, pot-holing, sports tours, motorised competitions or races, travelling by motorcycle (other than in respect of motorcycles up to 125cc hired or borrowed during the Period of Insurance) or Winter Sports, unless the appropriate premium has been paid and shown on the Booking Invoice or Validation Certificate, excluding ski racing, ski jumping, ice hockey or the use of bobsleighs or skeletons. NOTE: not applicable to

cancellation claims only. Any activity in the air other than as a passenger in a fully-licensed passenger-carrying-aircraft, or wilful exposure to needless danger (other than in an attempt to save human life).

2. Any form of stress, anxiety or allergy. Depression or any other mental or nervous disorder unless investigated and diagnosed by a Hospital Consultant.

3. Any wilfully self inflicted injury or illness, insanity, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, the use of drugs (other than medically prescribed) and the effects of alcohol.

4. The insured person's participation in any criminal or illegal acts

5. Any consequence of any act of war or **Terrorism** caused by nuclear, chemical or biological attack.

6. The failure or fear of failure or inability of any equipment or any computer programme, whether or not owned by an insured person, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

7. This Insurance does not cover (a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever, resulting or arising therefrom or any consequential loss (b) any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (ii) in the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

8. This Insurance does not cover any form of consequential losses incurred such as telephone calls, facsimile transmissions, sustenance, airport parking and taxi fares.

9. The insured person will not be covered under Section A – Medical Expenses, Section B – Personal Accident or Section C - Cancellation or Curtailment for any claims arising directly or indirectly from:

Either A) At the time of taking out this policy:

i) Any **Pre-existing Medical Condition** that the insured person has unless they have contacted the medical helpline on 0844 892 0954 and the Insurer has agreed to provide cover and you have paid the additional premium required.

ii) Any **Medical Condition** for which the insured person has received a terminal prognosis.

iii) Any **Medical Condition** the insured person is aware of but for which they have not had a diagnosis.

iv) Any **Medical Condition** for which the insured person is on a waiting list for or has knowledge of the need for surgery in a hospital.

v) Any circumstances the insured person is aware of that could reasonably be expected to give rise to a claim on this policy.

unless the insured person has been given the Insurer's agreement.

or B) At any time:

i) Any **Medical Condition** the insured person has in respect of which a **Medical Practitioner** has advised them not to travel or would have done so had they sought his/her advice.

ii) Any **Medical Condition** for which the insured person is travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside their country of residence.

iii) Any **Medical Condition** for which the insured person is not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.

SECTION A. MEDICAL EXPENSES

1. Medical, Repatriation and Associated Expenses. Up to £5,000,000

Should an insured person suffer accidental bodily injury or illness (including compulsory quarantine) or be hi-jacked during the Period of Insurance, the Insurer will pay:

i) normal and necessary receipted expenses of medical or surgical treatment incurred outside the insured person's country of residence including, emergency dental treatment to relieve pain and suffering (limited to £250), specialists or ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites. Decompression chambers, ambulance/necessary transport charges (including helicopter/air ambulance charges if necessary on medical grounds and authorised by the Insurer or their Agents). The Insurer reserves the right to repatriate the insured person to their country of residence when in the opinion of the doctor in attendance and their medical advisers the insured person is fit to travel.

ii) reasonable additional accommodation and repatriation expenses incurred by an insured person and any one member of the family or party who has to remain or travel with the injured, ill or hi-jacked insured person, certified by a doctor to be strictly necessary on medical grounds, and approved by Specialty Assistance.

iii) the travel and reasonable accommodation expenses of one person to travel from their country of residence if their presence is strictly necessary on medical grounds.

iv) the cost of transporting the remains of an insured person to former place of residence up to £7,500 or funeral expenses incurred outside the insured person's country of residence up to £1,000.

2. In Patient Benefit. Up to £200

In addition to the costs referred to above, the Insurer will also pay the sum of £10 compensation for each complete day, up to £200, that the insured person is confined to hospital outside their normal country of residence.

3. Criminal Injuries Benefit. Up to £5,000

Should an insured person be admitted to hospital as an in-patient as a result of receiving Criminal Injuries following a personal assault verified by a written report that substantiates the injuries resulted from an unprovoked personal assault, the In Patient Benefit payable under Section A2 above is increased to £100 per complete day, up to £5,000, that the insured person is confined to hospital outside of

their normal country of residence.

EXCLUSIONS APPLICABLE TO SECTION A1, A2 and A3

The Insurer shall not be liable for any claim:

1. arising out of pregnancy or childbirth if subject to a gynaecological disorder or if expecting to give birth within 8 weeks of completing a journey insured hereunder.
2. arising from a **Pre-existing Medical Condition** unless the Insurer has agreed to provide cover and you have paid the additional premium required.
3. for the cost of medical or surgical treatment of any kind received by the insured person later than 52 weeks from the date of the accident or commencement of the illness.
4. for medical expenses incurred in an insured person's country of residence.
5. not verified by a medical report.
6. for elective or cosmetic surgery unless deemed medically necessary and agreed by the Insurer.
7. for dental treatment to provide, replace or repair caps, crowns or bridges.
8. Any form of treatment or surgery which in the opinion of the doctor in attendance and Specialty Assistance can be reasonably delayed until the Insured person's return to their country of residence.

4. Personal Liability. Up to £2,000,000

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

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

EXCLUSIONS APPLICABLE TO SECTION A4

The Insurer shall not be liable for any claim arising out of:

1. the ownership, possession or use of any aircraft, yachts or mechanically propelled vehicle including watercraft.
2. the ownership or use of lands or buildings (other than use only of rented temporary accommodation, in which case the first £250 of each and every claim is excluded).
3. any wilful or malicious act
4. the pursuit of any trade, business or profession
5. bodily injury, death or illness of the insured person or any member of the insured person's family
6. liability assumed under agreement unless such liability would have attached notwithstanding any such agreement.
7. The Insurer will not pay more than £2,000,000 for damages payable for any claim or claims arising from one event.

SECTION B. PERSONAL ACCIDENT

Up to £25,000

In the event of the insured person 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 Insurer hereby agrees to pay to the insured person or in the event of death to his/her legal personal representative the following Sum Insured.

1. Death, or £10,000
2. Loss of eye (s) or £25,000
3. Loss of one or two limbs, or £25,000
4. Permanent total disablement. £25,000

Provided that:

- i) the benefit payable under (1) is reduced to £1,000 if the insured person is under 16 years of age or 66 years of age or over at the time of death
- ii) the total compensation in respect of any one insured person shall not exceed £25,000.

Definitions

Loss of one or two limbs: 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 the above which totally incapacitates the insured person 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 person beyond hope of improvement.

SECTION C. CANCELLATION or CURTAILMENT

Up to £3,000

Should an insured person necessarily have to cancel the projected journey before commencement or curtail it by returning to their normal country of residence before completion, as a result of:

- i) the death, accidental bodily injury, illness, compulsory quarantine, redundancy that qualifies for payment under current redundancy legislation, cancellation of leave for British forces, Police or government security staff, summoning to jury service or witness attendance in a court of an insured person or insured travelling companion.
- ii) the death, serious injury or illness of a relative, or the person with whom the insured person intends to reside at the holiday or journey destination, or dependant business partner of the insured person or insured travelling companion which necessitates the presence of the person concerned.
- iii) Hi-jack.
- iv) adverse weather conditions making it impossible for an insured person to travel to point of departure at commencement of outward journey.
- v) major damage or burglary at the insured person's home or place

of business which at the request of an emergency service requires their presence.

The Insurer will pay:

a) for Cancellation prior to departure any **Irrecoverable Payments and Charges** (whether paid or contracted to be paid) for travel, accommodation, tours or excursions up to the Sum Insured, for any of the above reasons.

b) for Curtailment after departure a pro-rata proportionate refund of inclusive tour costs, or alternatively the original value of unused air tickets up to the Sum Insured, for any of the above reasons.

NOTE: Where an insured person is not travelling on a pre-paid or fixed itinerary then additional travelling expenses shall be deemed to be those costs in excess of normal tourist class air fares. **Where return to a person's normal country of residence is necessary in an emergency situation an insured person should contact Specialty Assistance who may be able to assist in having existing air tickets amended.**

EXCLUSIONS APPLICABLE TO SECTION C

The Insurer shall not be liable for any claim:

1. arising out of pregnancy or childbirth if pregnant at date insurance commenced or subject to a gynaecological disorder or if expecting to give birth within 8 weeks of completing a journey insured hereunder.
2. arising from a **Pre-existing Medical Condition** unless the Insurer has agreed to provide cover and you have paid the additional premium required.
3. for unused portions of the insured person's ticket, where repatriation has been arranged at the expense of the Insurer.

SECTION D. TRAVEL DELAY

1. Delayed Departure or Arrival

The Insurer will pay each insured person up to the limits shown below if the departure of the aircraft, train or sea vessel in which the insured person has arranged to travel is delayed for at least 12 hours from the departure time specified in the travel itinerary, or if the arrival of the aircraft, train or sea vessel at destination is at least 12 hours later than the time specified in the travel itinerary, due to **Strike, Industrial Action**, disruption, **Terrorism**, adverse weather conditions, or mechanical breakdown or derangement of the aircraft, train or sea vessel.

The Limits

The Insurers liability under this Section is limited to either:

- a) £25 compensation for the first complete 12 hour period of delay commencing from the original booked departure time or arrival time specified in the travel itinerary and £12.50 for each subsequent 12 hour period of delay, up to £100 each insured person, or
- b) if the insured person elects to cancel the whole travel itinerary prior to departure. **Irrecoverable Payments and Charges** made for the travel, accommodation and other costs up to £1,000 each insured person.

2. Hi-Jack of Aircraft

The Insurer will pay compensation of £100 per complete day that the insured person is in detention due to unlawful seizure or wrongful exercise of control of an aircraft or the crew thereof, in which the insured person is travelling as a passenger, up to £3,000.

3. Failure of Inter-continental Flight Connections in Europe

The Insurer will pay compensation of £25 per complete day, up to £150, that an insured person has to spend in Europe awaiting an alternative onward flight if the original pre-booked flight connection is missed due to delay of the initial flight from the UK caused by circumstances beyond the control of the insured person.

NOTE: Only applicable to travel commencing from the UK where travel has been arranged in accordance with the minimum connecting flight times as published in the Official Airline Guide.

4. Failure of Transport Connections in the UK

If the insured person arrives at the point of international departure in the UK too late to commence the booked travel as the result of failure of scheduled public transport services in the UK due to inclement weather, **Strike or Industrial Action, Terrorism** or mechanical breakdown, or as a result of an accident to the motor vehicle in which the insured person is travelling to the point of departure, the Insurer will pay up to £300 for additional travel and accommodation only expenses necessarily incurred by the insured person in order to reach the booked destination.

EXCLUSIONS APPLICABLE TO SECTION D

The Insurer shall not be liable for any claim arising directly or indirectly from:

1. **Strike or Industrial Action, Terrorism**, war, invasion, riot, or civil commotion in existence or publicised at the time of effecting the Insurance.
2. the withdrawal from service (temporary or otherwise) of an aircraft or train or sea vessel on the recommendation of a Port Authority or the Civil Aviation Authority or of any similar body.

SECTION E. PERSONAL EFFECTS

The Insurer will pay for the Loss, Theft or Damage to:-

i. Accompanied personal luggage, clothing or effects belonging to the insured person. Up to £2,000

The amount payable will be the value at today's prices less deduction for wear, tear and depreciation.

ii. **Personal Monies. Up to £500.** Cash, Bank or Currency notes, including reasonable expenses incurred as a result of loss, theft or damage.

iii. **Tickets. Up to £1,000.** Air or other tickets including reasonable expenses incurred as a result of loss, theft or damage.

iv. **Passport or Visas. Up to £250.** In respect of the cost of an emergency replacement or temporary passport or visa obtained whilst abroad including reasonable and receipted expenses incurred to obtain the same.

NOTE IN RESPECT OF CASH

Cover will be effective from time of collection from bank or currency exchange agent, or for 3 days before commencement of journey, or from date of commencement of this Insurance, whichever is the latter.

CONDITIONS APPLICABLE TO SECTIONS E & G

The insured person must comply with the following conditions to have the full protection of their policy. If the insured person does not comply the Insurer may at their option cancel the policy or refuse to deal with their claim or reduce the amount of any claim payment.

1. The insured person shall act at all times as if un-insured and shall exercise reasonable care for the safety and supervision of his property and in the event of loss, theft or damage hereunder the insured person shall take all reasonable steps to recover any lost property.

2. The Insurer's liability for any insured article shall be limited to £250, the value of a pair or set of articles shall be limited to £250, and the value of disc collections, including DVDs, electronic games and music discs shall be limited to £200. The insured person shall 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.

3. Loss, theft or damage whilst in the custody or control of a carrier, authority, transport company, garage or hotel must be reported in writing to them and written acknowledgement obtained. **Valuables** and Money are not insured if left in 'checked in' luggage.

4. If baggage is temporarily lost for more than 24 hours by an airline, railway or shipping company on the outward journey, for the purchase of immediate necessities the Insurer will pay the insured person up to £100 supported by receipts, but this will be deducted from the final claim if the loss is permanent.

5. There is a combined limit of £350 in respect of **Valuables**.

6. Payment for air tickets is limited to the original purchase price proportionately for each leg of the journey and loss, theft or damage must be reported immediately to the issuing agent or loss adjusters.

7. Claims for loss, theft or damage to spectacles or sunglasses are limited to £100 per pair.

8. The insured person's failure to comply with local authority advice when checking in luggage may result in a claim being reduced or declined.

EXCLUSIONS APPLICABLE TO SECTION E

The Insurer shall not be liable for any claim arising out of:

1. damage due to moth, vermin, wear and tear and gradual deterioration.

2. loss, theft or damage to contact or corneal lenses, dentures or other aids or appliances, cycles, wind or kite/surf boards or mobile telephones. Winter sports equipment is excluded unless the appropriate premium has been paid.

3. loss, theft or damage to property hired to the insured person or

confiscated by Police, Customs or other relevant authority.

4. loss, theft or damage not reported to the Police or other relevant authority as soon as possible and a written statement obtained in confirmation.

5. the breakage of fragile articles and the consequences thereof unless caused by fire or accident to a means of conveyance.

6. mechanical breakdown or derangement.

7. loss, theft or damage to business or professional goods, equipment or samples.

8. loss, theft or damage to money, or **Valuables** left **Unattended** (including in a vehicle or the custody of carriers), unless in a locked safe, a locked hotel room, locked apartment, or locked holiday residence. **Valuables** and money are not insured if left in 'checked in' luggage.

9. shortages due to error or omission, depreciation in value.

SECTION F. LEGAL EXPENSES

Up to £15,000

The Insurer will pay for legal costs and expenses, or the appointment of a claims agent in order to pursue compensation and/or damages against a third party arising from or out of personal injury to or death of the insured person occurring during the Period of Insurance.

The Insurer shall have complete control over the legal proceedings and the appointment and control of a solicitor or claims agent.

EXCLUSIONS APPLICABLE TO SECTION F

The Insurer shall not be liable for:

1. costs incurred in pursuance of any claim against a travel agent, or tour operator including any employee, servant or agent thereof, carrier or their suppliers, or travelling companion or the Insurer or their representatives.

2. legal expenses incurred prior to the granting of support by the Insurer or without their written consent.

3. any claim where, in the Insurer's opinion, there is insufficient prospect of success in obtaining a reasonable benefit.

4. claims for professional negligence.

5. claims against any employer, or whilst carrying on any trade or profession.

6. the first £250 of any claim.

LEGAL HELP-LINE

If an insured person suffers a personal injury and wishes to claim against the person who caused it they may telephone Towergate Chase Parkinson on 01932 334 196 for guidance.

SECTION G. WINTER SPORTS EXTENSION

Applicable only if the appropriate premium has been paid and shown on the Booking Invoice or Validation Certificate and in addition to the cover granted under all other sections of this Insurance.

Ski Equipment up to £350

The Insurer will pay up to the Sum Insured in respect of:

- a) Loss, theft or breakage of skis and ski equipment owned by the insured person.
- b) Loss, theft or breakage of skis and ski equipment hired to and in the charge of the insured person.

There is a limit of £250 for any single item, set or pair and an overall limit of £100 in respect of hired equipment. The insured person shall 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.

Ski Hire up to £200

The Insurer will pay up to the Sum Insured in respect of the cost of necessary hire of skis following:-

- a) Loss, theft or breakage of an insured person's skis.
- b) The misdirection or delay in transit of an insured person's skis, subject to the insured person being deprived of their use for not less than 12 hours.

Ski Pack up to £300

The Insurer will pay up to the Sum Insured in respect of the proportionate value of any ski pass, hire or tuition fee necessarily unused due to the following:

- a) Accident or sickness of an insured person.
- b) Loss, theft or damage of ski pass.

Piste Closure up to £200

The Insurer will pay up to £20 for each 24 hour period that it is not possible to ski, up to the maximum Sum Insured, for additional transport costs incurred to reach an alternative resort caused by a lack of snow or avalanche at the insured person's pre-booked resort following the closure of skiing facilities.

Avalanche Closure up to £150

The Insurer will pay up to the sum insured in respect of additional travel and accommodation expenses necessarily incurred in the event that the outward or return journey by public transport is delayed beyond the scheduled arrival time as a direct result of avalanche. Subject to a delay of not less than 12 hours having occurred.

NOTE: This Winter Sports Extension is subject to the same Conditions and Exclusions as Section E. Personal Effects, other than the exclusion of hired equipment. Skis and Ski equipment includes snow boards and snow board equipment.

EXCLUSIONS APPLICABLE TO SECTION G

The Insurer shall not be liable for any claim arising out of:

1. occurrences detailed above that do not occur during the period of overseas travel.
2. the insured person participating in ski racing, ski-jumping, ice hockey, or the use of bob sleighs or skeletons.
3. Ski Hire, Ski Pack, Piste Closure or Avalanche which are not supported by documentary evidence.

4. the loss, theft or damage of skis or ski sticks over five years old.
- NOTE:** Claims will in any event be settled on the basis of 20% depreciation each year for such items.
5. loss, theft or damage to skis or ski equipment carried on a vehicle roof rack.
 6. loss of or damage to skis or ski equipment whilst in use.

Please note: Winter sports activities are insured subject to the appropriate premium having been paid, if using a recognised piste. Random 'off piste' winter sports activities will only be insured if with a qualified instructor or in a group of not less than 3 persons in possession of working communications or portable telephone. No cover for winter sports activities against local authority advice.

ANNUAL MULTI TRIP TRAVEL INSURANCE

Where this Insurance is being issued as an Annual Multi Trip Travel Policy and the appropriate premium has been paid and is shown on the booking invoice or validation certificate, it is agreed by the Insurer to cover all trips made by the insured person(s):

- a) to a destination outside of the United Kingdom, anywhere in the World.
- b) within the United Kingdom if such trip includes at least two nights pre-booked accommodation.

Subject to the following:

- 1) The maximum duration of any one trip shall not exceed 70 days but limited to 31 days if aged 66 years or more at date of payment of insurance premium. Any trip which at the commencement of the insurance is known to be longer than the maximum duration of any one trip, is not insured for any part of such trip.
- 2) Each trip shall be deemed to be a separate insurance subject to the terms, conditions, limitations and warranties contained herein.
- 3) Cover under Section C. Cancellation or Curtailment shall commence at the date of payment of insurance premium or travel being booked, whichever is the latter.
- 4) Children are not insured unless named on the policy and reside permanently with a parent who is the principle insured person. Children are deemed to be 18 years or less at the date of payment of insurance premium.
- 5) Cover may be granted under the insurance for WINTER SPORTS up to a total of 28 days in all during the period of this insurance subject to the appropriate additional premium having been paid and shown on the Booking Invoice or Validation Certificate. Please note if you wish to enquire about amending or extending the cover provided by this policy after the date of purchase, please contact the company you purchased your insurance from.
- 6) Annual Multi Trip Travel Insurance is not available for any person aged 69 years or more at the date of payment of insurance premium, unless agreed by the Insurer.

ACTIVITIES AUTOMATICALLY INCLUDED AT STANDARD PREMIUMS

The following recreational and non-professional (amateur) activities when undertaken on an incidental basis are automatically covered under this Campbell Irvine Travel Insurance Policy.

To establish if cover can be provided for any professional, competitive activities or if the activity forms a significant part of the trip, please refer to Campbell Irvine for a quotation, as an additional premium may be payable. 01737 223 687

Abseiling/Rap Jumping (supervised)	Mountain Boarding
Aerobics	Netball
Athletics	Non-Manual Work
Archery	Orienteering
Backpacking	Outward Bound Pursuits
Baseball/Rounders/Softball	Overland travel
Battle Re-enactment	Paintballing
Banana boating	Parascending/Parasailing
Basketball	Polo
Boogie boarding	Pony/Horse Trekking
Bouldering	Racquet Sports
Bowls	Roller Blading/Ice Skating
Breathing Observation/	Rowing
Bubble Diving	Running/Jogging/Marathon
Bridge Walking	Safari/Gorilla Trekking
Bungy jumping (maximum 2 jumps)	Safari Travel (in a vehicle or on foot)
Canoeing/Kayaking (fresh water/sea)	Sailing*
Canyoning/Kloofing	Scuba Diving (up to 40 metres in depth)
Cricket	Shooting
Curling	Snorkelling
Cycling (cycles not covered)	Surfing (surf board not covered)
Dune/Wadi Bashing*	Swimming
Falconry	Table Tennis
Fell/Gorge Walking (on recognised routes)	Tall Ship Crewing*
Fell/Gorge Running (on recognised routes)	Trampolining
Fencing	Trekking/Rambling/Hiking
Field Hockey	Triathlon
Fishing (Course/Fly/Deep-sea)	Tug of War
Football (Soccer)	Tubing
Go Karting*	Via Ferrata
Golf	Volley Ball
Gorge Swinging	Wall Climbing (man made climbing walls)
Gymnastics	Wake Boarding/
Guided Glacier Walking	Water Skiing*
Hot Air Ballooning (as passenger only)	Water Polo
Horse Riding or Riding other Animals	White/Black Water Rafting or
Hurling	Canoeing
Hydro Speeding	Windsurfing (boards not covered)
Jet Boating*	Zorbing
Jet Skiing*	

* No Personal Liability cover for highlighted activities

GEOGRAPHICAL AREAS

Area 1: UNITED KINGDOM

Area 2: EUROPE

Europe means the continent of Europe West of the Ural Mountains, and also countries bordering the Mediterranean, plus Iceland, Jordan, Madeira, the Canary, Azores and Mediterranean Islands.

Area 3: WORLDWIDE EXCLUDING NORTH AMERICA

North America means the USA & Canada

(a) For any period of cover purchased Area 3 can include a single day/ night stop-over anywhere in the World for both outward and return travel.

(b) If the period of cover purchased is two months or more Area 3 can be extended to include a maximum of six days/ nights anywhere in the World.

Area 4: WORLDWIDE

UK Only: Whilst insurance is available for holidays in the UK the Medical and Additional Expenses, In Patient Benefit and Criminal Injuries Benefit sections of the policy shall be inoperative.

MEDICARE

MEDICAL TREATMENT IN AUSTRALIA – MEDICARE

Should you require medical treatment in Australia you **MUST** enroll with MEDICARE www.medicare.gov.au. It can be done 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 SPECIALTY ASSISTANCE and their authority obtained in respect of any treatment not available under MEDICARE before such treatment is provided. Your failure to contact Specialty Assistance may result in a claim being reduced or declined.

PLEASE NOTE: Cover is excluded for any Pre-existing Medical Condition from which the insured person is suffering. If in doubt call our medical helpline, in confidence on 0844 892 0954

Please see definition of Pre-existing Medical Conditions on page 6. Please see General Exclusion 9 on page 9 for further details.

SINGLE TRIP PREMIUM OPTIONS

FAMILY RATE For families travelling together a special premium applies based on 2.5 times the adult rate. This provides for two adults under 66 years and up to four children aged 18 years or less.

CHILD REDUCTION Premiums are reduced by half for children aged 18 years or less at date of payment of insurance premium, if travelling with an adult insured under this scheme.

FREE COVER – INFANTS UNDER TWO Infants aged under two years at departure can be included, free of charge, if travelling from departure point with a parent insured under this scheme – so long as you request that their name is included on your certificate or booking invoice.

AGE 66 YEARS OR MORE For persons aged 66 years or more at date of payment of insurance premium double the standard rates apply. This insurance is not available to persons aged 75 years or more at the date of payment of insurance premium unless agreed by the Insurer.

WINTER SPORTS Double premiums, or £28 inclusive of insurance premium tax, whichever the lesser, apply to include Winter Sports activities, for up to 28 days in which case the additional cover outlined on page 16 applies.

BAGGAGE & MONEY DISCOUNT 20% Discount if you choose not to have baggage and money cover. If you already have a household policy this may cover your personal baggage and money while you are on holiday. If you check and find this is the case then you may wish to exclude this from your Travel Insurance.

To arrange cover please complete the appropriate form and send to the address shown or contact Campbell Irvine Ltd on Tel: 01737 223687.

Data Protection

This insurance is underwritten by AXA Insurance UK plc, who are authorised and regulated by the Financial Services Authority. Your insurer AXA Insurance UK plc is a member of the AXA Group. To set up and administer your insurance policy they will hold and use information about you supplied by you and by medical providers. They may also send it in confidence for processing to other companies in the AXA Group (or companies acting on their instructions) including those located outside the European Economic Area.

SPECIAL FEATURES OF ANNUAL MULTI TRIP INSURANCE

- WORLDWIDE COVER
- UNLIMITED NUMBER OF TRIPS
- UP TO 70 DAYS ANY ONE TRIP
- ANY TRIP AUTOMATICALLY INSURED
- WINTER SPORTS MAY BE INCLUDED FOR UP TO 28 DAYS AT AN EXTRA COST OF £28.00 PER POLICY
- INSURED SPOUSE OR PARTNER COVERED EVEN IF TRAVELLING ALONE
- CHILDREN AGED 18 OR LESS INSURED FREE OF CHARGE IF NAMED ON THE POLICY

ANNUAL INSURANCE PREMIUM OPTIONS

Either: Principal insured person

or: Family Premium to include Spouse/Partner

CHILDREN Children can be included Free of Charge provided:

1. They reside permanently with a parent who is the Principal insured person.
2. They are aged 18 years or less at the date of payment of insurance premium.
3. You have requested that their name be included on the Certificate issued to you.

PERIOD OF TRAVEL This insurance is only available for trips where the entire period of travel for any one trip is less than 70 days. Limited to 31 days if aged 66 years or more at date of payment of insurance premium.

ACTIVITIES This insurance is available for any holiday or business travel but excludes overseas residency, work of a predominantly manual nature or any hazardous activity.

AGE 66 YEARS OR MORE For persons aged 66 years or more at date of payment of insurance premium, double the standard rates apply and cover is not available for persons aged over 69 years unless agreed by the Insurer.

PLEASE NOTE: Cover is excluded for any Pre-existing Medical Condition from which you are suffering. If in doubt call our medical helpline, in confidence on 0844 892 0954

Please see definition of **Pre-existing Medical Conditions** on page 6. Please see General Exclusion 9 on page 9 for further details.

CLAIMS CHECKLIST

The following documentation will be required by the Claims Handlers, in order that a claim may be processed. Originals will be required, as settlement cannot be made with photocopied documents.

CANCELLATION

Your Insurance Policy Document and receipt of Premium paid
Your travel Booking Invoice (showing your itinerary and dates of travel)
Your Cancellation Invoice
Copy of Death Certificate (if applicable)
Completed Medical Certificate if Cancellation for medical reasons
Redundancy letter (if applicable)

LUGGAGE AND PERSONAL MONEY

Your Insurance Policy Document and receipt of Premium paid
Your travel Booking Invoice (showing your itinerary and dates of travel)
Receipts or other evidence of ownership and value for the items claimed
A written report from the person/company to whom the loss/damage was reported
Photocopy of your House Contents Insurance Schedule

MEDICAL EXPENSES

Your Insurance Policy Document and receipt of Premium paid
Your travel Booking Invoice (showing your itinerary and dates of travel)
Receipts of Invoices for the amount claimed
Any unused Airline Tickets, Accommodation Vouchers etc.

TRAVEL DELAY

Your Insurance Policy Document and receipt of Premium paid
Your travel Booking Invoice (showing your itinerary and dates of travel)
A letter from the airline (or similar) confirming the scheduled and actual time of departure.

IMPORTANT CONTACT NUMBERS

24 Hour Overseas Medical Emergency Assistance
+44 (0) 20 7902 7405
Specialty Assistance
Pre Departure Medical Screening helpline
0844 892 0954

For general enquiries, including if you wish to amend or extend the cover provided by this policy after the date of purchase, please contact **01737 223 687**
Campbell Irvine Insurance Brokers
Request a Claims Form **01932 334 196**
Towergate Chase Parkinson

TRAVEL INSURANCE

MEDICAL EMERGENCY CLAIMS PROCEDURE

Specialty Assistance 24 Hour Emergency Medical Service
Tel: +(44) (0) 20 7902 7405
Fax: +(44) (0) 20 7928 4748

BE PREPARED TO GIVE:

1. Insurance Policy/Booking Number.
2. Details of problem including name and address of patient and nature of illness/accident.
3. Name and telephone number of hospital and attending doctor.
4. Details of usual Doctor/General Practitioner.

Please do **NOT** use the Emergency Service for casual enquiries.

All other claims should be addressed to:

Towergate Chase Parkinson
P.O. Box 416, West Byfleet
Surrey KT14 7YE

Tel: 01932 334196

Fax: 01932 336620

Email: chaseparkinson@towergate.co.uk

INSURANCE BOOKING NO.

Please cut this card out, fold and carry it with you while travelling.