



# CAMPBELL IRVINE

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## FAQ?

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### Is there a Cooling Off Period?

Campbell Irvine offers a no quibble money back 14 day Cooling Off Period. You have a legal right to cancel your policy, for any reason, after receiving your policy Documents. Please note the premium may only be refunded provided you have not travelled and no claim has been made.

To obtain a premium refund you will need to provide us with a written request to cancel before the expiry of the 14 days and enclose the original documentation to the following address: Campbell Irvine, Alma House, Alma Road, Reigate Surrey.

### 1. How do I apply for Travel Insurance?

To apply for travel insurance you can either complete the online application form on our website or contact Campbell Irvine directly by phone on [020 7938 1734](tel:02079381734), fax 020 7938 2250 or email us at [info@campbellirvine.com](mailto:info@campbellirvine.com)

Please note if you apply on line, Campbell Irvine will process your application and issue confirmation of cover by post to the address given. If you would also like a copy of the Policy Validation Certificate to be emailed to you, please ask as we would be delighted to assist. You will be sent a copy of the Policy Document detailing the full policy terms and conditions, a copy of the Insurer's Key Facts Policy Summary, our Terms of Business together with a Validation Certificate.

Please note for your security all premiums are processed on line through Secure Hosting as Campbell Irvine will not hold your credit card details.

We need to draw to your attention some important summary information. Full details of the benefits of the policy may be found in the Policy Document. Please note the policy specifically excludes cover for any pre-existing medical conditions, including persons not necessarily travelling but upon whom travel depends, such as a relative. Please also note that certain hazardous activities may not be covered.

When you receive your policy document and Policy Summary detailing our regulated status, please read it carefully to ensure that you are happy with the cover provided. The policy document contains details of our 14-day money back cooling off period. Should you need to make a claim, full details including telephone number and address can be found within the policy document.

### 2. What are the Premiums and Geographical Areas of the policy?

#### **A - Annual Multi Trip**

- UP TO 70 DAYS ANY SINGLE JOURNEY

- ONE SINGLE CERTIFICATE COVERS YOUR TRAVEL INSURANCE NEEDS FOR AN ENTIRE YEAR ALLOWING ANY NUMBER OF TRIPS
- WINTER SPORTS MAY BE INCLUDED FOR UP TO 28 DAYS AT AN EXTRA COST OF £28 PER POLICY
- SPOUSE AND CHILDREN COVERED IF TRAVELLING INDEPENDENTLY
- NO CHARGE FOR CHILDREN AGED 18 YEARS OR LESS IF NAMED ON THE BOOKING INVOICE.
- NO ADVANCE NOTICE OF TRAVEL REQUIRED, COVER IS AUTOMATIC FOR ANY TRIP.
- BOTH BUSINESS AND HOLIDAY TRAVEL AUTOMATICALLY INCLUDED

#### **Geographical Area:**

**Worldwide** - There are no geographical restrictions under this policy it covers any journey to a destination outside of the UK.

#### **United Kingdom**

Cover does apply to journeys within the UK, provided they involve at least two nights' prepaid accommodation away from home. The standard package of cover applies, **with the basic Medical Cover deleted**, but the Additional Expenses and Criminal Injuries still applies.

**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 premium.
4. 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 **70 days or 31 days if aged 66 years or more**.

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

**AGE 66 YEARS OR MORE** For persons aged **66 to 69** years or more at the time of arranging insurance double the standard rates apply. No cover for persons aged 70 years or more unless agreed by the insurer.

## **B - SINGLE TRIP**

### **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**

**FAMILY RATE** For families travelling together a special premium 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.

**AGE 66 YEARS OR MORE** For persons aged 66 to 69 years or more at the time of arranging insurance double the standard rates apply. No cover for persons aged 70 years or more unless agreed by the insurer.

**WINTER SPORTS** Double premiums, or £28, whichever the lesser, apply to include Winter Sports activities, for up to 28 days in which case the additional cover outlined applies.

#### **4. What Activities am I covered for?**

If you are participating in certain activities, increases the likelihood of an accident occurring and a claim arising. Some activities impose a greater risk than others and it is only fair that for such risks an extra premium be paid. We have endeavoured to automatically include cover for the majority of activities without extra premium but some activities justify extra premium and some need to be referred to us before we can confirm the activity may be insured. We have tried to include as many activities as possible but if you wish to participate in an activity not detailed below, please refer to us.

##### **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. **Tel: 020 7938 1734 or via email at: [infor@campbellirvine.com](mailto:infor@campbellirvine.com)**

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

\* No Personal Liability cover (Section A4) for highlighted activities. If using a car, motorcycle, jet-ski or boat etc, you will need to ensure that there is a separate motor/marine insurance policy in place from the company you hire from.

## [5. Am I covered for trekking at altitude and does the policy cover the cost of Helicopter Evacuation?](#)

One of the unique features of the Campbell Irvine travel insurance policy is that we do not stipulate an upper altitude limit when trekking on a recognised route. The use of safety ropes, crampons and ice axes is actively encouraged when trekking above the snow line. Please note that the policy specifically excludes mountaineering and climbing unless agreed by Insurers.

The Campbell Irvine travel insurance policy automatically covers the cost of repatriation to the nearest appropriate medical facility in the event of an emergency if deemed medically necessary by a qualified medical practitioner. Contact must be made with the Insurer's medical emergency assistance providers at the earliest possible opportunity. This repatriation can also include the cost of helicopter evacuation from a known location if deemed medically necessary. Please note that the policy specifically excludes the cost of search should an insured person go missing.

## [6. What should I know about cover for my Baggage?](#)

All Personal Effects claims are covered on an INDEMNITY basis taking into account the second hand value of the item when the loss occurred. Please note that more extensive cover on either a new for old or replacement value basis may be found under a worldwide home contents insurance.

- Valuables are defined as jewellery, gold and silver articles, watches, photographic equipment, binoculars, telescopes, personal radios and any electronic equipment. There is an overall limit of £350 for all valuables, a limit for any single valuable item of £250 and a limit of £200 for disc collections.
- There is an overall limit for spectacles or sunglasses of £100 per pair.
- No cover is granted for valuables left in 'checked in' luggage.
- Valuables must either be in an Insured Person's personal custody, a hotel safe, a locked hotel bedroom or a locked apartment or house where the Insured Person may be residing.

## [7. Am I covered to Ski Off Piste?](#)

We do not exclude skiing or snow boarding off piste. All winter sports activities are insured if you are using a recognised Piste provided you have paid the appropriate premium. All "Off Piste" winter sports activities will only be insured if you are with a qualified guide or instructor or in a group of no less than 3 persons in possession of a 2 way working communicator, radio or mobile telephone.

## [8. What if I am pregnant?](#)

If you are pregnant at the time of arranging insurance **no** cover can be granted in respect of **Cancellation cover** for the pregnancy.

If you discover you are pregnant or become pregnant having taken out the insurance and do not have a history of a gynaecological disorder, then cover is granted for cancellation or curtailment due to the pregnancy PROVIDING you are not travelling against the advice of your doctor and are not travelling against any health requirements stipulated by the carrier, their handling agent or any other public transport provider.

We will cover **medical expenses** claims arising out of pregnancy or childbirth pregnancy PROVIDING you are not travelling against the advice of your doctor and are not travelling against any health requirements stipulated by the carrier, their handling agent or any other public transport provider.

## 9. How do I make a claim?

All non medical emergency claims are handled by a company of independent experts at TOWERGATE CHASE PARKINSON LTD. The claims handling service is available during normal office hours, 9am – 5pm Monday – Friday.

**Telephone: 01932 334 196** Fax: 01932 336 620

**Email: [chaseparkinson@towergate.co.uk](mailto:chaseparkinson@towergate.co.uk)**

Claims can be reported by telephone, letter email or fax and on notification a claim form will immediately be sent to you at whichever address you request.

Providing the claim form is fully completed and returned with all supporting documentation requested on the claim form, there is no reason why a claim cannot be settled within two weeks. Routine claims can either be dealt with whilst you are travelling or when you return to your country of residence but they must be reported within 45 days of the claim arising. Remember any lost property must be confirmed by an airline Property Irregularity Report (PIR), a police report, a report from another relevant authority or a Tour Leader.

### **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.

## 10. Who do I contact in the event of a medical emergency?

EMERGENCY CLAIMS SERVICE (normally for medical emergencies). This is run by SPECIALTY ASSISTANCE and is available 24 hours a day, 365 days a year.

**Telephone: 0044 (0) 207 902 7405**

**Fax: 0044 (0) 207 928 4748**

Medical emergencies normally arise as a result of an accident, illness or sickness and will normally necessitate urgent medical treatment. If this is available locally, hospitals or clinics require a guarantee that their costs will be paid and, once the validity of the insurance has been checked and the appropriate treatment confirmed, such a guarantee is provided by SPECIALTY ASSISTANCE.

If the appropriate medical treatment is not available locally, it may be necessary for you to be moved to a location where treatment is available and this will necessitate careful planning. This is arranged in conjunction with the treating doctors by SPECIALTY ASSISTANCE who will, if necessary on medical grounds, make the appropriate arrangements to repatriate you to your country of residence.

To facilitate the speedy handling of claims you, or someone acting on your behalf, must provide the following information.

- a. Booking invoice.
- b. Dates of outward and return travel. (tickets/itinerary)
- c. Details of problem and if medical the name and address of client and nature of illness/accident.
- d. Name and telephone/fax number of hospital and attending doctor.
- e. Details of your usual GP in your country of residence.

**Please note your failure to contact Specialty Assistance may result in a claim being reduced or declined.**

#### MEDICAL TREATMENT IN AUSTRALIA

Some clients, primarily United Kingdom passport holders, may be entitled to reciprocal medical treatment in Australia. Such clients must enrol with Medicare (the Australian equivalent of the National health Service) because travel insurers will not pay for medical costs incurred for treatment available free with Medicare.

### [11. How do I get cover for a Pre-existing Medical Condition?](#)

You and your relatives and business partners, who suffering from any pre-existing medical condition constitute a much higher risk for insurers as you are more likely to make a claim and for this reason cover under travel insurance policies excludes claims arising from pre-existing medical conditions. This not only applies to Insured Persons but also to any person on whose health travel may depend.

For example if an Insured Person has to cancel their travel two weeks prior to departure because of illness of a parent they will almost certainly incur cancellation fees and will lose money. If the illness existed at the time of the Insured Person taking out travel insurance then cover for the parents illness would be excluded, as it is a pre-existing medical condition, and no claim could be made. If, on the other hand, the illness was not known about at the time the insurance was taken out, cover would be operative, and a claim could be made. Similarly, if an Insured Person was taken ill whilst travelling as the result of a pre-existing medical condition, such as an existing heart complaint, then cover would be excluded and no claim could be made.

You are encouraged to disclose any pre-existing medical condition in complete confidence, be it your own condition or that of a person on whose health the travel depends such as a relative, to the Insurer's pre-departure medical screening helpline. You can telephone the medical helpline (**0844 892 0954**) and give details of the pre-existing medical condition. The medical helpline will respond in one of three ways:

- a) They will confirm the condition can be insured without any special limitation to the normal policy cover. This would normally apply where conditions are not controlled by prescribed medication.

- b) If the condition is serious, non-curable and likely to arise during travel, the condition will be specifically excluded for any claims. Conditions such as Alzheimer's, Parkinson's Disease or Hodgkin's Disease would fall into this category.
- c) Conditions falling between a) and b) above will be considered by the medical helpline and, wherever possible, optional additional cover offered. For such conditions an additional premium will be quoted. Every effort is made to assist clients so that they are able to travel with the knowledge that they are insured if a serious claim arises costing thousands or tens of thousands of pounds.

The medical helpline will send confirmation to you in writing and any optional additional premium will be collected by the medical help line so you know whether you are insured for the particular condition or not and if so, on what basis.

## **12. Who are the Insurers?**

The Campbell Irvine Travel Insurance policy is Underwritten by AXA Insurance (UK) plc, who are the country's largest travel insurance provider.