



**FAQ?**

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**1. 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.

**2. 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 **0844 826 2722**, fax 01737 224 564 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 and 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.

### 3. 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.

#### **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 75 years or more at the time of arranging insurance double the standard rates apply.

**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. 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.

#### **5. 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.

#### **6. 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.

## 7. How do I make a claim?

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

**Telephone: 0844 826 2644** Fax: 0844 826 2645

**Email: [info@csal.co.uk](mailto:info@csal.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.

## 8. 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 enroll 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.

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

The Campbell Irvine Travel Insurance policy is underwritten by the International Insurance Company of Hannover Limited (IICH) part of the Hannover Re Group.

Hannover Re, with a gross premium of around EUR 9 billion, is one of the leading reinsurance groups in the world. <http://www.hannover-re.com/about/index.html>

IICH are authorised and regulated by the Financial Services authority.