



GLOBAL TRAVEL INSURANCE

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Single Trip "CRUISE" travel insurance is arranged by Global Travel Insurance Services Ltd who are authorised and regulated by the Financial Services Authority. Our status can be checked on the FSA Register by visiting www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

This insurance is administered in the United Kingdom by Travel Insurance Facilities plc on behalf of the insurer URV, Branch Office of Union Reiseversicherung AG. Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority.

If you have a complaint about the sale of this insurance you must first write to the Managing Director of Global Travel Insurance Services Ltd. Subsequently, complaints may be referred to the Financial Ombudsman Service. If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme.

If you would like more information or are unsure of any details contained herein, you should ask Global Travel Insurance Services Ltd for further advice.

Single Trip "CRUISE" PREMIUM RATING SCHEDULE

GEOGRAPHICAL AREAS

- Europe**, including England, Scotland, Wales, Northern Ireland, Isle of Man, all islands comprising the British Isles and all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands and the Channel Islands and all UK cruises but excluding Egypt, Israel, Jordan, Lebanon, Libya & Syria.
- Worldwide**, but excluding the United States of America, Canada, countries comprising Central America and the Caribbean Islands.
- Worldwide** including the United States of America, Canada, countries comprising Central America and the Caribbean Islands and all other geographical areas stated above.

SCHEDULE OF PREMIUMS per person

Valid for policies issued up to 30/04/2012
and for travel completed by 31/12/2012

Area	1	2	3
Trip Value	Premiums		
Up to £2,000	£30.00	£37.30	£49.50
Up to £3,000	£41.10	£51.10	£67.80
Up to £4,000	£44.30	£55.20	£73.20
Up to £5,000	£56.70	£70.60	£93.60
Up to £6,000	£79.30	£99.00	£131.30
Up to £7,000	£94.50	£117.70	£148.80
Up to £7,500	£118.70	£147.70	£192.90
Up to £10,000	£154.30	£192.00	£249.80

All premiums include the Government Insurance Premium Tax (IPT)

PREMIUM ADJUSTMENTS

All age adjustments apply to the age on the date of return to the UK

Surcharge for Persons Aged 56 and over

The following Age Loadings apply to the standard rates stated above.

Age Group	Premium Increase
Age 56 to 64 years	Plus 100% (2 times)
Age 65 to 74 years	Plus 250% (3.5 times)
Age 75 to 84 years	Plus 450% (5.5 times)
Age 85 to 115 years	Plus 650% (7.5 times)

Infants up to 3 years inclusive are FREE subject to being included with an adult paying a full premium.

Children 4 to 17 years inclusive are HALF PRICE subject to being included with an adult paying a full premium. Unaccompanied children pay the adult rate.

Single Trip "CRUISE" Application Form

Please FULLY complete the following in BLOCK CAPITALS. Once complete, return the application panel direct to **Global Travel Insurance** at the address above, with a cheque or with card details entered. Insurance is **not effective** until a Policy has been issued. **Please allow at least 5 days before you need to travel.**

Mr/Mrs/Miss).....	
Initials.....	
Surname.....	
Telephone No.	
House Number/Name.....	
Street Name.....	
Town Name.....	
Postcode.....	
Value of Trip per person.....	£
Date of leaving Home.....	
Date of arrival Home.....	
Geographical Area -	
HealthCheck Ref	

	Names of all persons to be insured	Age	Premium
1			£
2			£
3			£
4			£
5			£
6			£
TOTAL PREMIUM			£

Credit/Debit Card Details

Card No		
Start Date		
Expiry Date		
Security Code	Issue No	

DECLARATION

On behalf of all persons listed in this application, I agree that this application shall be the basis of the Contact of Insurance. I agree that Insurers may exchange information with other Insurers or their agents. I have read and understood the terms and conditions of the insurance, with which all persons above are in agreement and for whom I am authorized to sign. The form MUST be signed by one of the persons to be insured on behalf of all persons to be insured.

Signed.....Date.....

Introducer Stamp

Single Trip "CRUISE" INSURANCE PRODUCT SUITABILITY

This insurance is suitable for persons whose Demands and Needs are those of a traveller booking a round trip cruise which starts and finishes in the UK and requiring a greater level of cancellation cover and is a permanent resident of the United Kingdom and Channel Islands. As this description contains the Key Features of the cover provided it constitutes provision of a statement of demands and needs. This insurance is only available to persons who are permanently resident and domiciled in the UK.

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Single Trip "CRUISE" SUMMARY OF COVER

The following represent the Significant and Key Features of the policy including Exclusions and Limitations that apply per person. A full copy of the policy document is available on request.

CANCELLATION up to the amount stated on your schedule

If you have to cancel your trip due to illness, injury, redundancy, jury service, the requirements of HM Armed Forces you are covered against loss of travel and accommodation cost.

Policy Excess The first £75 of each and every claim per Insured Person claimed for under this Section is excluded, increased to £150 where You are aged 66 to 75 years and to £250 where You are aged 76 to 90 years.

DEPARTURE DELAY up to £3000

If your outward trip is delayed for more than 12 hours at the final departure point from UK due to adverse weather conditions, mechanical breakdown or industrial action, you are entitled to either (a) £20 for the first 12 hours and £10 for each further 12 hours delay up to a maximum of £60, or (b) the cost of the trip (up to £3,000) if you elect to cancel after 12 hours delay on the outward trip from the UK (c) up to £500 for additional travel and accommodation expenses incurred to enable you to reach your overseas destination if you arrive too late at your final UK outward departure point due to failure of the vehicle in which you are travelling to deliver you to the departure point caused by adverse weather, strike, industrial action, mechanical breakdown or accident to the vehicle. **Policy Excess £75 under parts (b) & (c) only**

PERSONAL POSSESSIONS up to £2,000

Covers accidental loss, theft or damage to your personal luggage subject to a limit of £200 for any one article, pair or set and an overall limit of £200 for valuables such as cameras, Jewellery, furs, etc. Delayed luggage up to £100. **Policy Excess £75.**

PERSONAL MONEY up to £500

Money, travel tickets and travelers cheques are covered up to £500 against accidental loss or theft (cash limit £250). **Policy Excess £75.** No cover is provided for loss or theft of unattended property, valuables or money or for loss or theft not reported to the Police within 24 hours of discovery.

PASSPORT EXPENSES up to £200

If you lose your passport or it is stolen whilst abroad you are covered for additional travel and accommodation costs incurred in obtaining a replacement

EMERGENCY MEDICAL & ASSOCIATED EXPENSES up to £5,000,000 Including a 24 HOUR WORLDWIDE MEDICAL EMERGENCY SERVICE

The cost of hospital and other emergency medical expenses incurred abroad, including additional accommodation and repatriation expenses. Limit £100 for emergency dental treatment and £5,000 burial/cremation/transfer of remains. Limit £2,500 for transfer of remains to your home if you die in the UK.

Policy Excess The first £75 of each and every claim per Insured Person claimed for under this Section is excluded.

Where You are aged 66 to 75 years the first £150 of each and every claim per Insured Person claimed for under this Section is excluded.

Where You are aged 76 to 90 years the first £300 of each and every claim per Insured Person claimed for under this Section is excluded

HOSPITAL BENEFIT up to £400

An additional benefit of £20 per day for each day you spend in hospital abroad as an in-patient. **No Policy Excess**

CURTAILMENT up to the amount stated on your schedule

If you have to cut short your trip due to illness, injury, redundancy, jury service, the police requiring you to return to your home due to serious damage to your home, you are covered against loss of travel and accommodation costs. **Policy Excess £75.**

PERSONAL LIABILITY up to £2,000,000

Covers your legal liability for injury or damage to other people or their property, including legal expenses (subject to the laws of England and Wales). **Policy Excess £250.**

PERSONAL ACCIDENT up to £15,000

A cash sum for accidental injury resulting in death, loss of sight, loss of limb or permanent total disablement. **No Policy Excess.**

LEGAL EXPENSES up to £50,000

To enable you to pursue your rights against a third party following injury. **Policy Excess £100.**

MAIN EXCLUSIONS & CONDITIONS

The following represents only the main exclusions. The policy document sets out all of the conditions and exclusions. A copy of the full policy wording is available on request in writing prior to application.

MAIN HEALTH EXCLUSIONS:

Insurers will not pay for claims arising (a) Where You (or any person upon whose health the Trip depends) are undergoing tests for the presence of a medical condition receiving or on a waiting list for or have knowledge of the need for treatment at a hospital or nursing home. (b) From any terminal illness suffered by You (or any person upon whose health the Trip depends). (c) From any medical condition for which You (or any person upon whose health the Trip depends) have within 12 months prior to the date of issue of this insurance been diagnosed or have been admitted to or undergone a procedure/ intervention in a hospital. (d) From any reoccurrence of any psychiatric disorder, anxiety state and/or depression suffered by You (or any person upon whose health the Trip depends) (e) Where You are travelling against the advice of a Medical Practitioner. (f) Where You have failed to contact the medical screening line if required to do so.

OTHER GENERAL EXCLUSIONS

Claims arising from

(1) a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable. (2) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. (3) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed. (4) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

POLICY EXCESSES:

The amount of each claim for which insurers will not pay and for which you are responsible. The excess as noted in the policy summary applies to each and every claim per insured person under each section where an excess applies.

HEALTH CONDITIONS

This insurance contains Health Conditions so you should inform us of any medical conditions that may affect the Insurers acceptance of your cover. Please therefore telephone **Travellers HealthCheck** on the following number to inform us if anyone to be covered by the insurance

- has ever had a circulatory, heart or blood pressure related problem, a stroke, cancer, asthma or any breathing problems, diabetes, any psychological problem
- had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years
- you are waiting for tests or treatment of any description
- your doctor alters your regular prescribed medication

Failure to notify us may cause your circumstances to fall within a policy exclusion.

Telephone TRAVELLERS HEALTHCHECK on 0845 6582 999

In the event that an additional premium is required to cover your conditions, you will be asked to pay **Travellers HealthCheck** direct. You will then need to use this form to apply for the main policy using the standard prices overleaf.