



# GLOBAL TRAVEL INSURANCE

A1 Yeoman Gate, Yeoman Way, Worthing, BN13 3QZ.  
Tel 01903 267432 Fax 01903 268946 Email [info@globaltravelinsurance.co.uk](mailto:info@globaltravelinsurance.co.uk)



## Single Trip "PLUS" TRAVEL INSURANCE

This insurance is arranged by Global Travel Insurance Services Ltd who are authorised and regulated by the Financial Services Authority, whose status can be checked on the FSA Register by visiting [www.fsa.gov.uk/register](http://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.

## Single Trip "PLUS" INSURANCE PRODUCT SUITABILITY

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.

This insurance is suitable for persons whose Demands and Needs are those of a traveller whose Individual round trip starts and finishes in the UK; is of no more than 122 days duration; whose age is 90 years or less; is a permanent resident of the United Kingdom and Channel Islands; who may have health conditions or a trip value not covered by our Single Trip insurance product.

## Single Trip "PLUS" PREMIUM RATING SCHEDULE

### GEOGRAPHICAL AREAS

**1. United Kingdom**, where it is your home country including England, Scotland, Wales, Northern Ireland, Isle of Man, all islands comprising the British Isles excluding the Republic of Ireland and the Channel Islands. Any British Isles or UK Cruises are rated as Area 2

**2. Europe**, including Area 1 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. Persons residing in the Channel Islands need to pay Area 2 rates for UK trips.

**3. Worldwide** including Areas 1,2, but excluding the United States of America, Canada, countries comprising Central America and the Caribbean Islands.

**4. 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

Valid for policies issued up to **31/07/2012**  
and for travel completed by **31/07/2013**

Area	1	2	3	4
1 - 3 days	£10.40	£19.00	£36.20	£44.70
4 & 5 days	£13.60	£24.80	£47.20	£58.40
6 - 10 days	£17.70	£32.30	£61.60	£76.20
11-17 days	£20.70	£37.80	£72.10	£89.20
18-24 days	£26.00	£47.40	£90.30	£111.80
25-31 days	£28.90	£52.90	£100.80	£124.80
Each + 7 days or part thereof (maximum period of 122 days)	n/a	£12.30	£22.40	£26.90

The above premiums apply per person up to **age 55** years on the date of return to the UK. Surcharges apply up to age 90 as noted below. 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 60 years	Plus 50% (1.5 times)
Age 61 to 70 years	Plus 100% (2 times)
Age 71 to 90 years	Plus 200% (3 times)

**Infants up to 2 years inclusive** are FREE subject to being included with an adult paying a full premium.

**Children 3 to 17 years inclusive** are HALF PRICE subject to being included with an adult paying a full premium. Unaccompanied children pay the adult rate.

**Group Discounts** Contact us for discounts available starting at 10 persons.

## Single Trip "PLUS" 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.....

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 "PLUS" 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.

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### CANCELLATION up to £5,000

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 costs

**Policy Excess £75. For persons aged 61 to 70 years the excess is increased to £100. For persons aged 71 to 90 years the excess is increased to £150.**

### SCHEDULED AIRLINE FAILURE up to £1,500

Covers scheduled airline tickets cancelled prior to departure and cost of replacement equivalent tickets incurred in order to return to the UK due to bankruptcy/liquidation of the airline. **No Policy Excess**

### DELAYED TRAVEL up to £300

If your outward or return trip is delayed for more than 12 hours at the final departure point to/from UK due to adverse weather conditions, mechanical breakdown or industrial action, you are entitled to £60 for the first 12 hours and £60 for each further 12 hours delay up to a maximum of £300

### MISSED DEPARTURE up to £500

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. **No Policy Excess.**

if you elect to cancel after 24 hours delay on the outward trip from the UK. **Policy Excess £75.**

### PERSONAL BELONGINGS 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. **Policy Excess £75.** Delayed luggage up to £100. 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.

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

### 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.**

### EMERGENCY MEDICAL 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 £250 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 £75 unless travelling within North or Central America or the Caribbean or on a Cruise when increased to £150.**

**For persons aged 61 to 70 years the excess is increased to £150 unless travelling within North or Central America or the Caribbean or on a Cruise when increased to £500.**

**For persons aged 71 to 90 years the excess is increased to £300 unless travelling within North or Central America or the Caribbean or on a Cruise when increased to £1,000.**

### HOSPITAL BENEFIT up to £300

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 £5,000

if you need to come home early due to your illness or injury or because of the death or illness of a close relative or business associate

**Policy Excess £75. For persons aged 61 to 70 years the excess is increased to £100. For persons aged 71 to 90 years the excess is increased to £150.**

### 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 £25,000

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 - (1). cancellation of your trip due to a medical condition of a person travelling with you and included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing. (2). from a known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre existing medical condition. (3). any known pre-existing medical condition or any recognised complication caused by the pre existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant during the last 2 years or for which you are awaiting or receiving treatment or under investigation unless we have agreed cover in writing and any additional premium has been paid. (4). you being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction). (5). you being under the influence of alcohol or solvents or anything relating to your prior abuse of alcohol or solvents.

### 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.

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.