



GLOBAL TRAVEL INSURANCE

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Multi Trip TRAVEL INSURANCE

is arranged by Global Travel Insurance Services Ltd who are authorised and regulated by the Financial Services Authority and 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 underwritten by ETI International Travel Protection (ETI) the UK branch of Europäische Reiseversicherung A.G. Munich, an ERGO group Company, incorporated and regulated under the laws of Germany, Companies House Registration FC 25660 and Branch Registration BR 007939. ETI is licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de) and approved by the Financial Services Authority to undertake insurance business in the UK.

Multi Trip INSURANCE PRODUCT SUITABILITY

As this leaflet contains the Key Features of the cover provided, it constitutes provision of a statement of demands and needs. 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

This insurance is suitable for persons whose Demands and Needs are those of a traveller whose requirement is to arrange annual multi trip travel insurance; whose age is 75 years or less; is a permanent resident of the United Kingdom and Channel Islands.

Multi Trip PREMIUM RATING SCHEDULE

GEOGRAPHICAL AREAS

Europe

UK and Continental Europe west of the Ural mountain range, including all countries bordering the Mediterranean Sea (Except, Egypt, Israel, Jordan, Lebanon, Libya & Syria), the Channel Islands, the Republic of Ireland, Iceland, Madeira, The Canaries and The Azores.

Worldwide

Europe and all countries outside of the above.

Multi Trip SCHEDULE OF PREMIUMS

Valid for policies issued up to 31/03/2012 and travel completed by 31/03/2013

Europe Worldwide

Individual Adults £84 £142

Applicable to persons whose age is 75 years or less at expiry of the insurance

Couple £147 £251

Spouse, common law or civil partner up to age 75, residing at the same address

Family £168 £284

Applies to 2 adults up to age 75 and all dependent children under 18 years of age, residing at the same address

All premiums include the Government Insurance Premium Tax (IPT)

EXTENDING YOUR TRIP DURATION

The maximum duration of any single trip is 31 days but this can be extended for the payment of an additional premium.

The following surcharges apply only to persons aged 65 years or less

Increased single trip to 60 days - add 50%
Increased single trip to 90 days - add 75%

Multi Trip Application Form

Please FULLY complete the following in BLOCK CAPITALS. Once complete, return the application panel direct to Global Travel Insurance with a cheque or credit/debit card details entered. Insurance is not effective until a Policy has been issued.

Mr/Mrs/Miss).....	
Initials.....	
Surname.....	
Telephone No.	
House Number/Name.....	
Street Name.....	
Town Name.....	
Postcode.....	
Geographical Area	
Screening Ref	

Is this application a renewal of an existing GTI policy **YES / NO**

If YES please enter policy number here

Other than in respect of renewals, cover will commence on the date of issue of the policy and will be operative for 12 months thereafter.

Name/Age of each person to be insured.

Individual	Age	Premium
		£
Couple		
		£

tick if required

Trip Duration Extension £

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 Contract 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

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.

Trip Eligibility: This insurance provides travel insurance for multiple round trips which all start and finish in the UK for which the duration of each does not exceed 31 days (or as extended).

UK Cover: The insurance covers any UK trips that have been pre booked and for which the duration exceeds 3 nights.

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CANCELLATION OR CURTAILMENT up to £3,000

If you have to cancel or cut short your trip due to illness, injury, redundancy, jury service, the police requiring you to remain at or return to your home due to serious damage to your home, you are covered against loss of travel and accommodation costs.

Standard Policy Excess £50. For persons aged 61 to 70 years the excess is increased to £100. For persons aged 71 to 76 years the excess is increased to £150. See section headed **Increased Excess for Pre Existing Medical Conditions** for increased excesses applicable to claims arising from pre existing medical conditions.

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.**

MEDICAL & OTHER EXPENSES up to £10,000,000

Including a 24 HOUR WORLDWIDE MEDICAL EMERGENCY SERVICE

(a) 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 76 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.

See section headed **Increased Excess for Pre Existing Medical Conditions** for increased excesses applicable to claims arising from pre existing medical conditions.

(b) HOSPITAL BENEFIT up to £300

An additional benefit of £15 per day for each day you spend in hospital abroad as an in-patient. **No Policy Excess.**

PERSONAL LUGGAGE, MONEY & VALUABLES 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. Luggage and valuables limited to £1500.

Delayed luggage, up to £75. **Policy Excess £50.** Money, travel tickets and travellers cheques are covered up to £500 against accidental loss or theft (cash limit £250). **Policy Excess £50.**

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. **No Policy Excess.**

DELAYED DEPARTURE up to £3,000

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 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. **Policy Excess £50 (b) only.**

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.**

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.**

LEGAL EXPENSES up to £25,000

To enable you to pursue your rights against a third party following injury. **No Policy Excess.**

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). 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. (2). From any terminal illness suffered by You (or any person upon whose health the Trip depends). (3). 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 with a medical condition or have been admitted or undergone a procedure/ intervention in a hospital. (4). If You are travelling against the advice of a Medical Practitioner

OTHER GENERAL EXCLUSIONS

Claims arising from (1) Winter sports, any hazardous pursuits, any work of a non-sedentary nature. (2) Self inflicted injury or illness, suicide, alcoholism or drug abuse, sexual disease. (3) War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion, military or usurped power **but this exclusion shall not apply to losses under Section 3 - Medical Expenses** unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any Trip. (4) Failure or fear of failure or inability of any equipment or any computer program. (5) Consequential loss of any kind. (6) Bankruptcy/liquidation of any tour operator, travel agent, airline, transportation company or accommodation supplier. (7) Travelling to countries or regions where the FCO or WHO has advised against travel. (8) Your failure to contact the Medical Screening Line where required

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.

MEDICAL SCREENING

Unless you are travelling to North or Central America or the Caribbean or on a Cruise, there is no need to advise us of your pre existing medical conditions. Please note that we consider a Cruise to be any international sailing or sea voyage travelling international waters but not River Trips. If you have a history of any medical condition and are travelling to **North or Central America or the Caribbean or on a Cruise**, you must first contact **Towergate Medical Screening** to establish whether we can provide cover for your trip. The number to call is -

0844 892 1698

If you are accepted, the following levels of excess will apply. You will receive written confirmation that you are covered for the trip. In the event that you are not accepted for cover having been screened, we may be able to offer you cover under our **Single Trip "PLUS"** product.

Please ask us for further details or go to our website

INCREASED EXCESS FOR PRE EXISTING MEDICAL CONDITIONS

Provision for the acceptance of pre existing medical conditions has been made by the application of increased excesses in the event of claims arising.

For claims arising from any medical condition, other than those that are specifically excluded, the excess is further increased as follows -

Under the **Cancellation or Curtailment** section - **double the normal excess.**

Under the **Medical & Other Expenses** section -

For persons aged **60 years or less** the excess is increased to **£500 unless travelling within North or Central America or the Caribbean or on a Cruise when increased to £1,000.**

For persons aged **61 to 70 years** the excess is increased to **£1,000 unless travelling within North or Central America or the Caribbean or on a Cruise when increased to £2,000.**

For persons aged **71 to 75 years** the excess is increased to **£1,500 unless travelling within North or Central America or the Caribbean or on a Cruise when increased to £3,000**

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.