

PREMIUM RATING SCHEDULE & GEOGRAPHICAL AREAS

1. UNITED KINGDOM - England, Scotland, Wales, Northern Ireland, Isle of Man, including all islands comprising the British Isles (except the Channel Islands and the Republic of Ireland). Any British Isles or UK Cruises are rated as Area 2.

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

(Persons residing in the Channel Islands need to pay Area 2 rates for UK trips).

3. WORLDWIDE - All countries outside of the above except Bahamas, Belize, Bermuda, Canada, Costa Rica, El Salvador, Greenland, Guatemala, Honduras, Mexico, Nicaragua, Panama, The Caribbean Islands, United States of America.

SCHEDULE OF PREMIUMS: The following Premiums are valid for policies issued up to 30/06/2019 and for travel completed by 30/04/2020. Maximum age is 90 years. All premiums apply to your age on the date of purchase. For periods in excess of 31 days please call for a quotation. Maximum period of insurance is 94 days. All premiums include the Government Insurance Premium Tax (IPT) of 20% at time of publication and both the premium and tax are subject to change.

CRUISE: Please note that we consider a Cruise to be a Trip by sea in a liner calling at a number of ports.

PREMIUM ADJUSTMENTS: All age adjustments apply to the age on the date of application. **Infants up to 2 years inclusive** are FREE subject to being included with an adult paying a full premium. **Children 3 to 16 years inclusive** are HALF PRICE subject to being included with an adult paying a full premium. Unaccompanied children pay the adult rate.

Age	18 to 45	46 to 65	66 to 80	81 to 90
Area 1 - UNITED KINGDOM as defined				
1-3 days	£11.60	£15.50	£20.70	£41.30
4 & 5 days	£13.90	£18.60	£24.70	£49.50
6-10 days	£16.30	£21.70	£28.90	£57.80
11-17 days	£21.20	£26.40	£33.00	£66.00
18-24 days	£23.80	£29.70	£37.10	£74.20
25-31 days	£26.40	£33.00	£41.20	£82.40
Area 2 – EUROPE as defined				
1-3 days	£17.80	£23.70	£31.60	£63.10
4 & 5 days	£22.40	£29.80	£39.70	£79.40
6-10 days	£30.10	£40.10	£53.50	£107.00
11-17 days	£37.50	£46.90	£58.60	£117.20
18-24 days	£53.90	£67.30	£67.30	£134.60
25-31 days	£61.30	£76.60	£76.60	£153.20
Area 3 – WORLDWIDE as defined				
1-3 days	£37.20	£49.60	£66.10	£132.30
4 & 5 days	£46.80	£62.30	£83.10	£166.10
6-10 days	£63.40	£84.50	£112.60	£225.20
11-17 days	£80.20	£100.20	£125.30	£250.50
18-24 days	£111.40	£139.30	£139.30	£278.50
25-31 days	£128.40	£160.50	£160.50	£320.90

STATUS DISCLOSURE

This insurance is arranged by **Global Travel Insurance Services Ltd** who are authorised and regulated by the Financial Conduct Authority and our status can be checked on the FCA Register by visiting www.fca.org.uk or by contacting the FCA on 0800 111 6768.

This insurance is underwritten by ERV, ERV is incorporated and regulated under the laws of Germany, as Europäische Reiseversicherung A.G., and trades in the UK as ETI - International Travel Protection (ERV), Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN-www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation 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.

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 suitable for a single round trip starting and finishing in the UK & Channel Islands, is of no more than 94 days duration, for persons whose age is 90 years or less. This insurance is only available to persons who are permanently resident and domiciled in the UK & Channel Islands.

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.

INSURANCE PRODUCT DISCLOSURE

Cancellation Rights

This is your insurance summary. A full policy wording will be sent to you on receipt of your application form and the required premium. Please read it carefully to ensure it meets your requirements.

If the cover does not meet your requirements, please notify us within 14 days of receiving your policy documents and return all your documents for a refund of your premium. If during this 14 day period You have travelled, made a claim or intend to make a claim then we can recover all costs that You have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

Claims

Claims are handled by Towergate Travel Claims Department, PO Box 1188, Doncaster, DN1 9PQ. Email: towergatetravelclaims@directgroup.co.uk, who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is 03450 744 838.

Applicable Law

You are free to choose the law applicable to this contract. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

For essential travel advice and tips visit the Foreign Office website,

<https://travelaware.campaign.gov.uk>



INSURANCE

SINGLE TRIP TRAVEL INSURANCE



INSURANCE



Global Travel Insurance Services Ltd

59/61 Lyndhurst Road, Worthing,
West Sussex, BN11 2DB

Tel 01903 235042

Email info@globaltravelinsurance.co.uk

Web www.globaltravelinsurance.co.uk

SINGLE TRIP APPLICATION FORM 2018/19

Please FULLY complete the following in BLOCK CAPITALS. Once complete, return the application panel direct to **Global Travel Insurance** with card details entered or a cheque. 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			
Date of leaving Home			
Date of arrival Home			
Area 1, 2, or 3		Country	
Screening Ref			

Enter the reference number given to you following screening. Please see the summary of cover to determine if you need to be screened for your trip.

	Names of all persons to be insured	Age	Premium
1			
2			
3			
4			
	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 have read and understood the terms and conditions of the insurance, with which all persons above are in agreement and for whom I am authorised to sign. I agree that Insurers may exchange information with other Insurers or their agents. The form **MUST** be signed by one of the persons to be insured on behalf of all persons to be insured.

Signature	Date
-----------	------

PRE EXISTING MEDICAL CONDITIONS

If you have a history of any medical condition and are travelling to **Area 3 as defined, or to Spain, the Balearic's, the Canaries, or for trips in excess of 31 days**, You must contact Mediscreen to establish whether we can provide cover for each trip.

Telephone Mediscreen on 0344 892 1698

Following screening, you will receive written confirmation of the terms agreed for your trip. In the event that any additional premium is required to cover your conditions, you will be asked to pay **Mediscreen** direct. You will need to use this form to apply for the main policy using the standard prices overleaf. In the event that you are not accepted for cover having been screened, we may be able to offer you alternative cover. Please ask us for further details.

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) have or have had symptoms which are awaiting or receiving investigation, tests, treatment, referral or the results of any of the foregoing, unless We have agreed in writing to cover You
- (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.
- (4) Medical conditions existing prior to the payment of the insurance premium or any consequence thereof in respect of which a Medical Practitioner would advise against travel or that treatment may be required during the duration of the Trip.

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) Bankruptcy/liquidation of any tour operator, travel agent, airline, transportation company or accommodation supplier.
- (6) Travelling to countries or regions where the FCO or WHO has advised against travel.

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.

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.

CANCELLATION OR CURTAILMENT up to £1,500

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. **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 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**

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, £150 on a Cruise. (a) For persons aged 61 to 70 years the excess is increased to £150, £250 on a Cruise. (b) For persons aged 71 to 90 years the excess is increased to 250.**

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 £1,500

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 £75.**

Money, travel tickets and travellers 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. **No Policy Excess.**

DELAYED DEPARTURE up to £1,500

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 £1,500) if you elect to cancel after 12 hours delay on the outward trip from the UK.

Policy Excess £75 (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.**