

## PREMIUM RATING SCHEDULE & GEOGRAPHICAL AREAS

- 1. UNITED KINGDOM** - England, Scotland, Wales, Northern Ireland. Any British Isles or UK Cruises are rated as Area 2.
- 2. EUROPE** - Continental Europe, Mediterranean islands, the Channel Islands, Isle of Man, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia. (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 from 01/08/2020 to 31/07/2021 and for travel completed within 12 months. 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.

**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.

Area	1	2	3
<b>Persons Aged up to 80 Years</b>			
1-3 days	£23	£36	£75
4 & 5 days	£28	£45	£94
6-10 days	£33	£60	£127
11-17 days	£37	£66	£141
18-24 days	£42	£76	£157
25-31 days	£46	£86	£181
<b>Persons Aged 81 to 85 Years</b>			
1-3 days	£46	£71	£149
4 & 5 days	£56	£89	£187
6-10 days	£65	£121	£254
11-17 days	£74	£132	£282
18-24 days	£84	£152	£314
25-31 days	£93	£173	£362
<b>Persons Aged 86 to 90 Years</b>			
1-3 days	£58	£89	£186
4 & 5 days	£70	£112	£234
6-10 days	£81	£151	£317
11-17 days	£93	£165	£353
18-24 days	£104	£190	£392
25-31 days	£116	£216	£452
<b>** CRUISE EXTRA COVER **</b>			
All periods	All areas and ages £3.50		

## 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](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

This policy is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance which is a trading name of AWP Assistance UK Limited, AWP Assistance UK Limited is authorised and regulated by the Financial Conduct Authority. AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct 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 Allianz Assistance Travel Insurance Claims Department, PO Box 451, Feltham TW13 9EE, or email [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk), who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is 020 8603 9958.

### 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 Lyndhurst Road, Worthing,  
West Sussex, BN11 2DB

Tel 01903 235042

Email [info@globaltravelinsurance.co.uk](mailto:info@globaltravelinsurance.co.uk)

Web [www.globaltravelinsurance.co.uk](http://www.globaltravelinsurance.co.uk)

# SINGLE TRIP APPLICATION FORM 2020/21

Please FULLY complete the following in BLOCK CAPITALS. Once complete, return the application panel direct to **Global Travel Insurance** with card details entered or call us to arrange over the telephone. 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	Trip Destination	
Screening Reference		

Names of all persons to be insured	DOB	Age	Premium	Cruise Extra Tick Box
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
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## HEALTH DECLARATION

### FOR UK TRAVEL ONLY

If you are only travelling within the UK, Channel Islands or Isle of Man, it is a condition that you comply with the following:

(1) You are fit to travel and undertake your planned journey. (2) Following any claim investigation, your doctor confirms they would have agreed with or recommended your travel plans when you took out this insurance, booked your journey or at the time you travelled (whichever is later). (3) You are not travelling with the purpose of having medical treatment or a consultation. (4) You are not awaiting the outcome of any medical tests or an appointment at a medical facility for any medical investigations.

If you are unsure whether we will be able to provide cover for your medical condition(s), please contact our Customer Service team on 01903 235042 for further advice.

### FOR TRAVEL OUTSIDE OF THE UK

(A) You will not be covered for any existing medical condition if, in the 12 months before taking out this insurance or booking your journey (whichever is later), you (1) were referred for tests, investigations, treatment or surgery, or were awaiting the results of any referral;

(2) attended or were due to attend a hospital or clinic as an outpatient or inpatient;

(3) received treatment or saw a medical practitioner for a medical condition; or

(4) were prescribed medication; unless the condition(s) has (have) been declared to and accepted by us in writing.

You should contact the Medical Screening Team by calling them on 02392 419897 if (a) you need to declare a medical condition; (b) you are unsure whether a medical condition needs to be declared or not.

(B) If you already suffer from or have a history of any other medical condition and have to make a claim under arising from the medical condition, the standard level of policy excess is increased as follows:

(a) The excess under Cancellation Or Curtailment is doubled.

(b) For persons aged 65 years or less the excess under Emergency medical & associated expenses is increased to £250 Areas 1&2, £500 Area 3.

(c) For persons aged 66 to 75 years the excess under Emergency medical & associated expenses is increased to £500 Areas 1&2, £1,000 Area 3.

(d) For persons aged 76 to 90 years the excess under Emergency medical & associated expenses is increased to £1,000 Areas 1&2, £1,500 Area 3.

### 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 the Medical Expenses section 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. (7) An epidemic or pandemic, except as expressly covered under the Cancellation or curtailment and Emergency medical and associated expenses Sections. (8) A terminal illness prior to the date you took out this insurance or booked your trip (whichever is later).

## 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 £2,000

If you have to cancel or cut short your trip due to illness, injury, redundancy, jury service, quarantine including an epidemic or a pandemic disease such as COVID-19, 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.

**Cover under this section includes being diagnosed with or exposed to an epidemic or pandemic disease including COVID-19**

**Policy Excess - (a) For persons aged 65 years or less £75. (b) For persons aged 66 to 75 years the excess is increased to £100. (c) For persons aged 76 to 90 years the excess is increased to £150.**

### PERSONAL ACCIDENT up to £20,000

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

### EMERGENCY MEDICAL & ASSOCIATED 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, emergency dental treatment and burial/cremation/transfer of remains, quarantine including an epidemic or a pandemic disease such as COVID-19

**Cover under this section includes being diagnosed with or exposed to an epidemic or pandemic disease including COVID-19**

**Policy Excess - (a) For persons aged 65 years or less £75. (b) For persons aged 66 to 75 years the excess is increased to £150. (c) For persons aged 76 to 90 years the excess is increased to £500.**

### HOSPITAL BENEFIT up to £750

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

### PERSONAL POSSESSIONS & MONEY up to £1,750

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 £400 for valuables such as cameras. Jewellery, furs, etc. Delayed luggage, up to £150. Money, travel tickets and travellers cheques are covered up to £300 against accidental loss or theft (cash limit £200). **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.

### LOSS OF PASSPORT 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 £2,000

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 £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 £20,000

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

### \*\* CRUISE EXTRA COVER subject to payment of the additional premium \*\*

#### CRUISE CABIN CONFINEMENT BENEFIT up to £300

An additional benefit of £75 per day for each day are confined in your cabin. **No Policy Excess.**

#### MISSED PORT DEPARTURE up to £1,500

Additional travel and accommodation expenses incurred to enable you to reach your cruise ship at the next docking port if you arrive too late at your initial port of embarkation 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.**

#### ITINERARY CHANGE up to £500

A benefit of £75 for each port listed on your cruise itinerary that is missed due to adverse weather or timetable changes. **No Policy Excess.**

#### UNUSED EXCURSIONS up to £500

Covering the cost of pre-paid excursions that you are unable to use as a result of your confirmed cabin confinement arising as a result of illness or injury. **No Policy Excess.**

#### CRUISE INTERRUPTION up to £1,000

Travel and accommodation costs incurred to enable you to re-join your cruise at the next available port following illness or injury which has required you to be off-loaded from the cruise for treatment in a hospital. **No Policy Excess.**