

## SINGLE TRIP PREMIER APPLICATION FORM 2021/22

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	<input type="text"/>	Initials	<input type="text"/>
Surname	<input type="text"/>		
Telephone No	<input type="text"/>		
House Number/Name	<input type="text"/>		
Street Name	<input type="text"/>		
Town Name	<input type="text"/>		
Postcode	<input type="text"/>		
Date of leaving Home	<input type="text"/>		
Date of arrival Home	<input type="text"/>		
Area 1, 2, or 3	<input type="text"/>	Trip Destination	<input type="text"/>
Screening Reference	<input type="text"/>		

Names of all persons to be insured	DOB	Age	Premium	Cruise Extra Tick Box
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

TOTAL PREMIUM

### Credit/Debit Card Details

Card No	<input type="text"/>		
Start Date	<input type="text"/>	Expiry Date	<input type="text"/>
Security Code	<input type="text"/>	Issue No	<input type="text"/>

**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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## SINGLE TRIP PREMIER TRAVEL INSURANCE 2021/22



INSURANCE

### Global Travel Insurance Services Limited

59/61 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)



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 insurance is underwritten by ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE (GLISE) except for Legal Costs and Expenses cover which is underwritten by DAS Legal Expenses Insurance Company. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority: register number 769884. 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. 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 **ETI Claims Department, PO Box 9, Mansfield, Notts, NG19 7BL. Email: [info@eti-services.co.uk](mailto:info@eti-services.co.uk)**, who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is **01612 198702**.

**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>

#### PRE EXISTING MEDICAL CONDITIONS

If you are travelling to Areas 2, 3 or 4 you should inform **MediScreen** of any medical conditions that may affect the Underwriters acceptance of your cover. Please therefore telephone **MediScreen on 0344 892 1698** to inform them if anyone to be covered by this policy or any person upon whose health the trip depends:

- Has an existing or on-going medical condition
- Is taking any prescribed medication
- Has or has had any condition still requiring periodic review
- Is awaiting any tests, treatment, investigation, referral or results of these.

Failure to notify them may cause your circumstances to fall within a policy exclusion. If Your health changes after the date of issue of Your policy You must contact MediScreen to make sure that Your cover is not affected.

If you are travelling to Area 1, there is no requirement for you to declare your medical conditions. However to be covered for any medical conditions you have or have had, you must be able to comply with the following health conditions:

- No trip is booked or undertaken against medical advice or for the purpose of obtaining medical treatment.
- If your health changes after the start date of your policy you must contact us to make sure that your cover is not affected.
- If you have a medical condition, you must obtain confirmation from your usual general medical practitioner that there is no reason why you should not travel.

#### 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) 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. (7) Your failure to contact the Medical Screening Line where required. (8) Any epidemic or pandemic as declared by the World Health Organisation (WHO). (9) Any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under item 11 - COVID-19 cover.

## 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.

### 1. CANCELLATION OR CURTAILMENT up to £5,000

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. **Policy Excess £100.**

### 2. DELAYED DEPARTURE up to £5,000

If your outward or return trip is delayed for more than 12 hours at the final departure point to or from UK due to adverse weather conditions, mechanical breakdown or industrial action, you are entitled to either (a) £60 for the first 12 hours and £60 for each further 12 hours delay up to a maximum of £300, or (b) the cost of the trip up to £5,000 if you elect to cancel after 12 hours delay on the outward trip from the UK. **Policy Excess £100 (b) only.**

### 3. 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.**

### 4. PERSONAL ACCIDENT up to £25,000

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

### 5. 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 £500 for emergency dental treatment and £10,000 burial/cremation/transfer of remains. Limit £2,500 for transfer of remains to your home if you die in the UK. Limit £250 for taxi fares and telephone calls. **Policy Excess £100**

### 6. 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.**

### 7. PERSONAL PROPERTY, MONEY & VALUABLES up to £5,000

Covers accidental loss, theft or damage to your personal luggage subject to a limit of £500 for any one article, pair or set and an overall limit of £1,000 for valuables such as cameras. Jewellery, furs, etc. Delayed luggage, up to £250. **Policy Excess £100.**

Money, travel tickets and travellers cheques are covered up to £500 against accidental loss or theft (cash limit £250). **Policy Excess £100.**

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.

### 8. LOSS OF PASSPORT AND/OR VISA EXPENSES up to £500

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

**No Policy Excess.**

### 9. 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.**

### 10. LEGAL EXPENSES up to £25,000

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

### 11. COVID-19 cover

Cancellation & curtailment up to £5,000 following a diagnosis of COVID-19 arising within 14 days of the booked departure date or being denied boarding. Emergency medical and repatriation expenses up to £1,000,000 following a diagnosis COVID-19 including being denied boarding on the return journey. Includes a benefit payment of £30 for each complete 24 hour period up to £300 where ordered into self-isolation by Government authority.

### 12. CATASTROPHE BENEFIT up to £500

The cost of alternative travel and accommodation following an insured event affecting your booked arrangements. **No Policy Excess.**

### 13. MUGGING BENEFIT up to £500

A benefit of £50 per full 24 hours. **No Policy Excess.**

### 14. HIJACK BENEFIT up to £500

A benefit of £50 per full 24 hours. **No Policy Excess.**

### 15. EMERGENCY HOME ASSISTANCE up to £250

Covering the cost of call out following an emergency at home during the trip and for 24 hours after your return home. **No Policy Excess.**

### 16. WITHDRAWAL OF SERVICES up to £500

Up to £50 per 24 hours if your hotel withdraws services due to strike or industrial action. **No Policy Excess.**

### 17. KENNEL/CATTERY FEES up to £500

A benefit of £50 per full 24 hours if your return home is delayed due to your incapacitation. **No Policy Excess.**

**\* \* CRUISE EXTRA COVER subject to payment of the additional premium of 5% \*\*** Please note that we consider a Cruise to be a Trip by sea in a liner calling at a number of ports.

### 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.**

## 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.

**4. NORTH AMERICA, CENTRAL AMERICA & THE CARIBBEAN** - 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 01/09/2021 to 31/08/2022 for travel on or before 31/08/2023. 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 70 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 and **Children 3 to 17 years inclusive** are HALF PRICE( based on the age 18-65 rating), both subject to being included with an adult paying a full premium. Unaccompanied children pay the adult rate.

AREA 1	Age 18-65	Age 66-80	age 81 plus
1-3 Days	£10.38	£22.86	£40.46
4-5 Days	£14.25	£31.35	£55.47
6-10 Days	£19.23	£42.30	£74.80
11-15 Days	£22.83	£50.21	£88.81
16-22 Days	£29.19	£64.21	£113.54
23-31 Days	£32.76	£72.06	£127.46
AREA 2	Age 18-65	Age 66-80	age 81 plus
1-3 Days	£20.80	£45.76	£80.91
4-5 Days	£27.77	£61.10	£108.03
6-10 Days	£36.83	£81.03	£143.34
11-15 Days	£43.52	£95.76	£169.37
16-22 Days	£55.09	£121.20	£214.37
23-31 Days	£61.74	£135.84	£240.21
AREA 3	Age 18-65	Age 66-80	age 81 plus
1-3 Days	£41.60	£91.49	£161.81
4-5 Days	£54.83	£120.62	£213.33
6-10 Days	£72.23	£158.90	£281.00
11-15 Days	£84.90	£186.77	£330.30
16-22 Days	£106.99	£235.39	£416.27
23-31 Days	£119.69	£263.31	£465.65
AREA 4	Age 18-65	Age 66-80	age 81 plus
1-3 Days	£51.81	£113.97	£201.56
4-5 Days	£68.36	£150.39	£265.98
6-10 Days	£89.87	£197.74	£349.71
11-15 Days	£105.60	£232.34	£410.84
16-22 Days	£132.93	£292.45	£517.17
23-31 Days	£148.69	£327.11	£578.49