

PREMIUM RATING SCHEDULE

SCHEDULE OF PREMIUMS: The following Premiums are valid for policies issued up to 30/06/2022 and for travel completed within 12 months of purchase. Maximum age is 90 years. All premiums apply to your age on the date of purchase. Maximum period of insurance is 31 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 policy start date. 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 (22-years if in full time education) are HALF PRICE subject to being included with an adult paying a full premium.

	Age up to 75	Age 76 to 90
Individual	£49	£73
Couple *	£70	£104
Family	£91	n/a

* COUPLE 2 adults residing at the same address for a minimum of 6 months.

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 ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE (GLISE). 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 within the UK which is defined as England, Scotland, Wales, Northern Ireland, including all islands comprising the British Isles (except the Channel Islands, Isle of Man and the Republic of Ireland), is of no more than 31 days duration, for persons whose age is 90 years or less. All trips must involve at least 2 night's pre-booked accommodation.

This insurance is only available to persons who are permanently resident and domiciled in the United Kingdom.

If you would like more information or are unsure of any details contained herein, you should ask Global Travel Insurance Services Ltd for further information.

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, ETI Services, PO Box 9, Mansfield, Notts, NG19 7BL. Email: 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>



INSURANCE

UK MULTI TRIP TRAVEL INSURANCE



Global Travel Insurance Services Ltd

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

Tel 01903 235042

Email info@globaltravelinsurance.co.uk

Web www.globaltravelinsurance.co.uk

UK MULTI TRIP 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"/>		
Email Address	<input type="text"/>		

Tick for your documents to be emailed in place of paper documents

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
<input type="text"/>	<input type="text"/>	<input type="text"/>
Couple		
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit/Debit Card Details

Card No	<input type="text"/>
Expiry Date	<input type="text"/> / <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	<input type="text"/>
Date	<input type="text"/>

HEALTH CONDITIONS

For persons aged up to 75 years, 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 Special conditions:

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

For persons aged 76 to 90 years, as this insurance contains health conditions, 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**

You must inform them if anyone to be covered by this policy or any person upon whose health the trip depends:

- 1 Has an existing or on-going medical condition
- 2 Is taking any prescribed medication
- 3 Has or has had any condition still requiring periodic review
- 4 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.

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.

OTHER GENERAL EXCLUSIONS

Claims arising from - (1) Winter sports, any hazardous pursuits, any work of a non sedentary nature (unless the appropriate additional premium has been paid). (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 Additional Accommodation, Repatriation And Travel 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) Claims arising from any epidemic or pandemic as declared by the World Health Organisation (WHO). (7) Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to claims under the Cancellation or Additional Accommodation, Repatriation and Travel Expenses and Curtailment sections.

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 up to £1,500

If you have to cancel your trip due to illness, injury, redundancy, jury service, the police requiring you to remain at your home due to serious damage to your home, you are covered against loss of travel and accommodation costs. **Policy Excess £50, or £25 loss of deposit.**

PERSONAL ACCIDENT up to £5,000

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

ADDITIONAL ACCOMMODATION, REPATRIATION AND TRAVEL EXPENSES (inc CURTAILMENT) UP TO £5,000

Including a **24 HOUR WORLDWIDE MEDICAL EMERGENCY SERVICE**

The cost of emergency expenses incurred if during your trip you suffer unforeseen bodily injury, illness, disease and/or compulsory quarantine. Limit £2,500 for necessary additional accommodation and travelling/repatriation expenses. Limit £2,000 for transfer of remains to your home if you die in the UK. Limit £1,500 for Curtailment. Limit £100 for taxi fares and telephone calls necessarily incurred. **Policy Excess £50.**

HOSPITAL BENEFIT up to £300

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

PERSONAL PROPERTY up to £1,000

Covers accidental loss, theft or damage to your personal property (including camping equipment, 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. No cover is provided for loss or theft of unattended property or valuables or for loss or theft not reported to the Police within 24 hours of discovery. **Policy Excess £50.**

TRAVEL DISRUPTION up to £500

Additional travel and accommodation expenses incurred to enable you to reach your destination due to adverse weather, mechanical breakdown or accident, affecting your method of transportation. **No Policy Excess.**

CAR BREAKDOWN & RECOVERY up to £3,000

Covers your costs in the event of your vehicle suffering a breakdown and being rendered immobile including Labour Charges up to a maximum of £250 and Recovery, Car Hire and Hotel Accommodation Costs. **No Policy Excess.**

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.**

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.**

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.**

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.**

COVID-19 Cover

Cancellation & Curtailment up to £1,500 following a diagnosis of COVID-19 arising within 14 days of the booked departure date and **Additional accommodation, repatriation and travel expenses up to £5,000** including a benefit payment of £30 for each complete 24 hour period up to £300 where ordered into self-isolation by Government authority, due to contracting COVID-19 as certified by a **medical practitioner** following a medically approved test showing a positive result for COVID-19.