

MULTI TRIP PREMIER APPLICATION FORM 2022

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"/> | | |
| Geographical Area | <input type="text"/> | | |
| Screening Reference | <input type="text"/> | | |

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

| Names of all persons to be insured | DOB | Age | Premium |
|------------------------------------|----------------------|----------------------|----------------------|
| 1 | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 2 | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 3 | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 4 | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Please include the additional premium for any Optional Extra cover required

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 | <input type="text"/> | Date | <input type="text"/> |
|-----------|----------------------|------|----------------------|

MULTI TRIP PREMIER TRAVEL INSURANCE 2022



INSURANCE

Global Travel Insurance Services Limited

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

Tel 01903 235042

Email info@globaltravelinsurance.co.uk Web 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 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: Firm Reference 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

This leaflet contains the Key Features of the cover provided. This insurance is suitable for multiple round trips starting and finishing in the UK & Channel Islands of no more than 31 days duration, for persons whose age is 80 years or less on the date of purchase, other than for trips outside of Europe as defined where the limit is 75 years. 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. **UK COVER:** The insurance covers any trips that have been pre booked and for which the duration exceeds 1 night. **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.

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**, 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, 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 Emergency Medical & Repatriation 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) 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 or the Enhanced COVID-19 cover section.

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 £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. **Policy Excess £100.**

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 or from UK due to adverse weather conditions, mechanical breakdown or industrial action, either (a) £25 for each full 12 hours delay up to a maximum of £100, 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 £100 (b) only.**

MISSED DEPARTURE up to £800 (£200 for UK trips)

Additional travel and accommodation expenses 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 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.**

EMERGENCY MEDICAL & REPATRIATION EXPENSES up to £10,000,000

The cost of hospital and other emergency medical expenses incurred abroad, including additional accommodation and repatriation expenses. Limit £350 for emergency dental treatment and £2,500 Local Funeral Expenses outside of the UK. Limit £100 for taxi fares and telephone calls. **Policy Excess £100**

HOSPITAL BENEFIT up to £500

An additional benefit of £25 per day for each day you spend in hospital abroad as an in-patient. **No Policy Excess.**

MUGGING BENEFIT up to £500

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

PERSONAL POSSESSIONS up to £1,500

Covers accidental loss, theft or damage to your personal luggage subject to a limit of £250 for any one article, pair or set and an overall limit of £250 for valuables such as cameras, Jewellery, furs, etc. Delayed luggage, up to £100. **Policy Excess £75.**

PERSONAL MONEY up to £250

Money, travel tickets and travellers cheques are covered up to £250 against accidental loss or theft. Limit £50 for children under 16. **Policy Excess £50 (Nil under 16).**

LOSS OF PASSPORT AND/OR VISA EXPENSES up to £250

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.**

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 £100.**

LEGAL EXPENSES up to £25,000

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

COVID-19 COVER

Cancellation & curtailment up to £3,000 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. Including a benefit of £30 for each complete 24 hour period up to £300 where ordered into self-isolation by Government authority.

HIJACK BENEFIT up to £500

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

OPTIONAL ADDITIONAL COVER SECTIONS

The following sections are available for an additional premium

TRAVEL GADGET up to £1,500

Accidental damage or theft of owned: mobile phones, smart phones, laptops, tablets, digital cameras, MP3 players, CD/DVD players, games consoles, video cameras, camera lenses, Bluetooth headsets, satellite navigation devices, PDAs, E-readers, head/ear phones and wearable technology (such as a smart watch or a health and fitness tracker).

GOLF up to £3,300

Loss, theft or damage to your golf equipment, including hire of replacement equipment, the cost of hiring replacement golf equipment should yours be delayed in arriving for more than 12 hours on the outward journey; should you being prevented from playing pre-booked rounds of golf due to your injury or illness or if the courses be closed.

ENHANCED COVID-19 COVER up to £3,000

Claims solely as result of COVID-19, for travel to a European country which the FCDO has advised against all but essential travel. Plus necessary and unavoidable cancellation due to: being advised to self-isolate by the UK Government's Test & Trace Service at the start of your trip; you have an adverse reaction to the COVID-19 vaccine 2 weeks before the start of your trip; and you or your travelling companion is unable to complete the COVID-19 vaccination course due to illness or injury.

CRUISE up to £4,550

Cruise Cabin Confinement Benefit up to £50 A benefit of £25 for each full 24 hours that you are confined in your cabin.

Missed Port Departure up to £1,500 Additional travel and accommodation expenses to enable you to reach your ship at the next port if you arrive too late at your 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.

Unused excursions up to £150 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.

Increased Personal Possessions up to £2,000 Limit £750 for any one article pair or set and an overall limit of £750 for valuables such as cameras, Jewellery, furs, etc. Limit £150 for Evening Wear.

Policy Excess £50 other than Cruise Cabin Confinement Benefit and Evening Wear.

WINTER SPORTS up to £3,250

Winter Sports Equipment Replacement or Repair Limit £750 following loss, theft or damage.

Hired Winter Sports Equipment A Benefit of £30 for each completed 24-hours up to £450 following loss, theft or damage.

Delay of Hired Winter Sports Equipment A benefit of £30 for each completed 24-hours up to £450.

Loss or Theft of Ski Pass Up to £250.

Ski Pack Up to £450 A benefit of £30 for each completed 24-hours following injury.

Piste Closure £30 for each completed 24-hours up to £450.

Avalanche or Landslide up to £450.

Policy Excess £100 other than Loss, Theft or Damage to Hired Winter Sports Equipment, Delay of Hired Winter Sports Equipment, Ski Pack or Piste Closure

PREMIUM RATING SCHEDULE & GEOGRAPHICAL AREAS

The following Premiums are valid for policies issued up to 31/12/2022 and for travel completed within 12 months. Maximum age is 80 years. All premiums include Insurance Premium Tax (IPT) of 20% at time of publication and both the premium and tax are subject to change.

DEFINITION OF GEOGRAPHICAL AREAS

AREA 1. UNITED KINGDOM - England, Scotland, Wales, Northern Ireland and the Isles of Scilly

AREA 2. EUROPE - Includes Republic of Ireland, Channel Islands, Isle of Man, as well as: Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands and Canary Islands), Sweden, Switzerland, Turkey, Ukraine and the Vatican City.

AREA 3. WORLDWIDE - excluding USA, Canada, Mexico and the Caribbean - All countries of the world except: Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy/St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (UK) and the Virgin Islands (US).

AREA 4. WORLDWIDE - including USA, Canada, Mexico and the Caribbean - All countries of the world.

SCHEDULE OF PREMIUMS

| | AREAS 1 & 2 | AREA 3 | AREA 4 |
|------------------------------------|-------------|-------------|-------------|
| Persons Aged up to 65 Years | | | |
| Individual | £62 | £102 | £168 |
| Couple | £108 | £178 | £294 |
| Family | £123 | £204 | £336 |
| Persons Aged up to 75 Years | | | |
| Individual | £103 | £306 | £428 |
| Couple | £180 | £535 | £749 |
| Family | £206 | NA | NA |
| Persons Aged up 80 Years | | | |
| Individual | £170 | NA | NA |
| Couple | £341 | NA | NA |

OPTIONAL COVERS - ALL AREAS PER POLICY

| | |
|--------------------------------|--------------------|
| Gadget | £23 |
| Golf | £8 |
| Enhanced COVID-19 Cover | £17 |
| Cruise | 50% Loading |
| Winter Sports | 30% Loading |

PREMIUM ADJUSTMENTS

All age adjustments apply to the age on the policy start date.

Infants aged under 3-years at the policy start date are insured free of charge.

Children 3-years to 17-years (22-years if still in full time education) at the policy start date attract a 50% discount on the applicable adult net premium.

Maximum Insurable Age, Areas 1 & 2 80-years at the policy start date, reduced to 65-years in respect of Winter Sports cover.

Maximum Insurable Age, Areas 3 & 4 75-years at the policy start date, reduced to 65-years in respect of Winter Sports cover.

Maximum Single Trip Duration 31-days, reduced to 17-days in respect of Winter Sports cover.

Couple is defined as 2 adults residing at the same address.

Family is defined as 2 adults with children (as defined above).