

MULTI-TRIP TRAVEL INSURANCE

PROPOSAL FORM

A flexible overseas travel package to suit either the individual traveller or the family, taking away the need to constantly arrange travel insurance for each trip throughout the year. Cover is for one year and includes all overseas holidays, private trips and non-manual business trips, which you take during the year. Holidays are covered in the UK only when you stay at least 2 nights in pre-booked accommodation. The maximum permitted duration of any one trip is 60 days, separate contracts are available for a single 12 months extended stay

Table of Benefits

	Applicable to each Insured Person	Limit of Cover	Excess
1.	Cancellation & Curtailment	Up to £3,000	£50 Excess
2.	Personal Accident	Up to £25,000	No Excess
3.	Medical & other Emergency Expenses	Up to £5,000,000	£50 Excess
4.	Hospital Benefit	£50 per day up to a max of £1,000	No Excess
5.	Baggage & Personal Effects	Up to £1500	£50 Excess
6.	Personal Money	Up to £750 (cash limit £250)	£50 Excess
7.	Travel Delay	Up to £3,000	No Excess
8.	Missed Departure	Up to £300	No Excess
9.	Personal Liability	Up to £2,000,000	No Excess
10.	Legal Expenses	Up to £25,000	No Excess
11.	Hijack, Mugging, Assault	Up to £1,000	No Excess

Multi-Trip Travel Rates (Exclusive of IPT)

	Standard Product		Inc Winter Sports	
	Europe	Worldwide	Europe	Worldwide
Single Person	£41.70	£ 52.77	£ 82.55	£103.83
Couple	£57.87	£ 74.04	£ 88.51	£111.49
Family	£75.74	£ 96.17	£102.13	£128.51

To exclude Sections 5 and 6 Baggage and Money deduct 20% from the above rates.

Persons aged 65 – 79 may be insured at double the above premiums.

Winter Sport Extension

Definition – dry-slope skiing, alpine skiing, glacier skiing, snow skiing, snow boarding, langlauf or Nordic Skiing, bobsleighbing, luge, mono-skiing, ski-bobbing, skidoo, ice skating, ice hockey, curling and tobogganing.

Hazardous Sports

In the box below please include details of any sports or activities of a hazardous nature you may be participating in during your trip. Please also enter the relevant category code from the attached sheet. There may be an additional charge to cover you for these activities – details are overleaf. Examples of hazardous sports and activities could include Safari, Rock Climbing, Races, Trekking or Team Sports.

Principal Conditions Relating to this Application

- At the time of taking this insurance you must not be aware of any reason why a holiday or trip might be cancelled
- An Insured Person must not travel against medical advice or whilst receiving, seeking or awaiting medical treatment.
- Insured Persons must exercise reasonable care in the supervision of their insured property.
- At the time of application you must be a U.K. resident
- Family cover is limited to spouse (or partner) and all unmarried dependant children aged under 19 and living at the applicant's permanent U.K. address.
- Children are only covered when travelling accompanied by their own parent(s) unless such child is aged under 17 and travelling under direct supervision of a teacher or similarly qualified professional whilst on an officially organised school trip outside the U.K.
- There is no cover provided under the insurance for any travel involving manual work.
- Any person aged 65 at inception of the insurance is not covered

Geographical Limits

Europe: Meaning the British Isles including the Channel Islands, the Republic of Ireland, the Azores, Canary Islands, Iceland, Madeira, Russia (west of the Ural Mountains) and countries bordering the Mediterranean Sea (except Algeria, Israel, Lebanon, Libya and Syria)

Worldwide: Meaning anywhere in the World.

Principal Exclusions which operate:-

War, terrorism and related risks; hazardous leisure activities (full details on application); claims arising from any pre-existing defect, infirmity or condition for which the Insured Person is receiving regular medical treatment, advice or consultation at the time of effecting this insurance; in unattended vehicles, there is no cover at all for loss of money/credit cards and limited protection against loss of other belongings.

Important Notes

- Sections 1 and 3 do not cover any claim arising from any pre-existing defect infirmity or condition for which an insured person is receiving regular medical treatment, advice or consultation at the time of effecting the insurance; nor from cancellation or curtailment due to any condition or set of circumstances which at the time are or should reasonably be within an insured person's knowledge or belief and which could reasonably have been expected to give rise to the cancellation or curtailment
- This insurance will not provide cover if any Insured Person or close relative on whose wellbeing the travel plans may depend, at the time of taking out the insurance or commencing a trip:
- Received a terminal prognosis, or
- Been advised against travelling by a registered qualified medical practitioner, or
- Been receiving or on a waiting list to receive in-patient treatment or awaiting such treatment, or
- Intended to obtain medical treatment abroad during the trip

FINANCIAL SERVICES COMPENSATION SCHEME (F.S.C.S.)

All policies issued in the UK by Axiom Underwriting for individual customers or small businesses are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300).

DECLARATION

To the best of my/our knowledge and belief, the information provided in connection with this proposal, whether in my/our own hand or not, is true and I/we have not withheld any material facts. I/We understand that non-disclosure or misrepresentation of a material fact may entitle Underwriters to void the insurance. (NB. A material fact is one likely to influence acceptance or assessment of this proposal by Underwriters. If you are in any doubt as to whether a fact is material or not, you must disclose it).

I/We understand that Underwriters will determine their terms and conditions upon the information provided in connection with this proposal; and I/We further understand that the signing of this proposal does not bind me/us to complete or Underwriters to accept this insurance.

Signature of Person to be insured (if other than Proposer).....Date.....

Signature of Proposer.....Date.....

This is a summary of cover only. A full Certificate wording is available upon application to your broker.
If you would like a copy of this proposal form sent to you, please advise your broker.