

Multi Trip Travel Insurance

Application Form



This Insurance is administered by Accident & Health Underwriting Ltd on behalf of certain underwriters at Lloyd's

Who can purchase cover

Cover is available to any permanent resident of the United Kingdom, the Isle of Man or Channel Islands who is aged less than 64 years of age at the commencement of cover.

In respect of residents of the Isle of Man or the Channel Islands, reference to the "United Kingdom" shall be amended to read "Country of Domicile."

What trips are covered by this Insurance

- Holidays outside the United Kingdom not involving any hazardous activities, provided that each trip does not exceed 31 days.
- Holidays within the United Kingdom not involving any hazardous activities provided such trips involve at least 3 nights pre-accommodation and do not exceed 31 days. NB There is no cover under the Medical and Hospital benefit sections for these trips.
- Holidays involving Winter Sports (certain activities are excluded, see "Main Exclusions") up to a maximum of 17 days in all during the Period of Insurance.

Cover for business trips or trips involving hazardous activities may be available, please provide your Agent with the full information and ask them to obtain a quote.

Period of Insurance

Cover will be for a period of 12 months and shall cover all trips (as described above) starting during this period, other than Cancellation cover which operates from the date of booking a trip or the commencement date of the Period of Insurance shown in the Schedule, whichever is the later, until commencement of the trip or expiry of the Period of Insurance whichever is the earlier.

How much does it cost

- Individual £100.00 plus Insurance Premium Tax (IPT)
- Individual plus Family £150.00 plus Insurance Premium Tax (IPT)

Alternatively you can delete cover for Baggage and Money, as this may be covered under your Home Insurance. If you decide to do so the premiums would be amended to: -

- Individual £ 80.00 plus Insurance Premium Tax (IPT)
- Individual plus Family £120.00 plus Insurance Premium Tax (IPT)

For the purpose of this Insurance: -

- Family means the Individual plus their Partner and all Dependant Children.
- Partner means the spouse or any person who has co-habited with the Individual for at least 6 consecutive months.
- Dependant Children means all children under 18 years of age or under 23 years of age if in full time education, who normally reside with, and are travelling with an adult insured under this Insurance, or travelling with a guardian over the age of 25 years.

Summary of Benefits

(A full copy of the cover provided is available on request)

Medical and Additional Expenses – up to £5,000,000

Cover for hospital and other medical expenses incurred whilst outside the United Kingdom and within 12 months of the illness or injury. This includes additional accommodation expenses and repatriation costs. 24 hour emergency medical assistance is included.

Cancellation and Curtailment – up to £3,000

Reimbursement for unused travel and accommodation costs if you have to cancel or cut short your trip for various reasons. Other benefits are payable if a trip is delayed for various reasons beyond your control.

Journey Continuation and Delay – up to £1,000

Up to £1,000 for additional travel and accommodation costs if you are delayed in reaching your international departure point due to various reasons. £30 for the first 12 hours delay, £15 for every 12 hours thereafter, up to £150 in all if a pre-booked aircraft, ship, coach or train is delayed due to various reasons. Up to £3,000 if the trip is cancelled due to delay.

Personal Liability – up to £2,000,000

If the Insured Person becomes legally liable to pay claims for accidental bodily injury to the public or accidental loss of or damage to property.

Legal Expenses – up to £25,000

For pursuit of a claim against a third party who has caused you bodily injury.

Personal Accident – up to £25,000

Payable in event of death or permanent total disablement. The death benefit is limited to £10,000 or £2,500 for persons under 18 years of age or under 23 years of age if in full time education. Maximum accumulation limit £250,000

Hospital Benefit – £25 Per Day up to £1,000

A cash benefit for each complete day spent as a hospital in-patient outside the United Kingdom due to bodily injury or illness covered under the Medical and Additional Expenses Section of the insurance.

Personal Baggage, Clothing or Effects and Money – up to £2,750

Loss of or damage to your baggage and belongings subject to the following limits:

All Valuables - £300, any single, pair or set of articles - £300; all Photographic Equipment - £300; personal money - £750 with a limit of £300 for cash.

Delayed Baggage – up to £150

For the purchase of immediate necessities if baggage is temporarily lost or delayed in transit.

Car Hire Excess Waiver – up to £250

Reimbursement of any monetary excess or deductible that you are legally liable to pay following loss or damage to a rental car hired by you.

Ski Passes, Equipment and Clothing Hire and Tuition Fees – up to £250

Reimbursement due to loss of ski pass or reimbursement of unused fees due to injury, illness or cancellation of the trip.

Piste Closure – up to £200

Compensation or travel expenses due to lack of snow at your resort.

Avalanche – up to £150

To pay for travel and accommodation if you are delayed at your resort due to avalanche.

Application Details

(please detach and return to your Agent)

Name of first person to be insured: _____

Address and postcode: _____

Cover required:	<i>Tick cover required</i>	
Individual including Baggage and Money cover	<input type="checkbox"/>	£100.00 plus IPT
Individual excluding Baggage and Money cover	<input type="checkbox"/>	£ 80.00 plus IPT
Individual plus Family * including Baggage and Money cover	<input type="checkbox"/>	£150.00 plus IPT
Individual plus Family * excluding Baggage and Money cover	<input type="checkbox"/>	£120.00 plus IPT

*See definition of Family in "How much does it cost."

Date of Birth of oldest person to be insured: _____

Period of Insurance to be 12 months commencing: _____

Note: Cover cannot be backdated.

Law Applicable

The cover referred to in the Insurance is subject to English Law.

Complaints Procedure

Any complaint should be addressed in the first instance to: -

The Compliance Officer of the Agent from whom you are purchasing this Insurance

If you are not satisfied with the way that a complaint has been dealt with please contact:

The Compliance Officer, Ark Syndicate Management Ltd, St Helen's, 1 Undershaft, London EC3A 8EE

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to the Policyholder and Market Assistance Department at Lloyd's. The contact details are: -

Policyholder and Market Assistance Department, Lloyd's, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

E-mail: complaints@lloyds.com

Complaints that cannot be resolved by the Policyholder and Market Assistance Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to your right to take legal proceedings.

Data Protection Clause

It is understood by the person to be insured that any information about them will be processed by the Underwriters in compliance of the Data Protection Act 1998 and only for the purposes of providing their insurance cover and handling any claims. This may necessitate providing such information to third parties.

Pre-Existing Medical Conditions

The Underwriters shall not be liable to pay any claims or expenses arising directly or indirectly from any medical condition of the Insured Person for which medical advice or treatment has been given by a Medical Practitioner or hospital during the 12 months prior to commencement of the Period of Insurance or the date of booking any trip covered by this Certificate, whichever is the later.

This exclusion shall not apply to any condition for which the Insured Person takes regular continuing medication provided that there has been no change in the type, frequency or quantity of drugs within the last 12 months. However no claims or expenses relating to such condition will be admitted hereunder in the event of the Insured Person's failure to take such drugs in accordance with the medical advice given.

Money Back Guarantee

Under the Insurance, there is a 14 day money back guarantee. If the Insurance does not meet your needs, you can return the Certificate and Schedule to the Agent shown in the Schedule within 14 days of receipt and a full refund of premium and tax will be made subject to no trips having taken place and no claims being made. No return of premium will be made after this period.

Claim Excess

Under some Sections, you will have to pay the first £50 of each claim. This will apply to Medical Expenses, Cancellation and Curtailment, Missed Departure and Delay and Accompanied Personal Baggage, Clothing or Effects and Money.

Fraud

There is a General Condition applicable to the whole insurance regarding fraud. Any fraud, misstatement or concealment in the statements made by or on behalf of an Insured Person prior to or when arranging this Insurance or in submission of a claim made hereunder shall render this Insurance null and void and all claims shall be forfeited.

Reasonable Care

All Insured Persons are required to take all reasonable precautions to protect themselves and their property as though they are uninsured.

Sums Insured or Limits

All Sections of the insurance have a limit on the amount the Underwriters will pay. Some Sections have sub-limits such as the amount for valuable and any one item, pair or set of items.

Hazardous Sports and/or Activities and Trips to Hazardous Areas

If cover is required for a trip that involves hazardous activities and/or sports or travel to areas of the world that present an increased threat of unrest, terrorism, political upheaval or the like, this insurance may not cover you. If cover is required for such trips, they must be declared to Underwriters prior to travel and additional terms may be applied.

Terms, Exclusions and Conditions

These limit or restrict the cover provided. Some apply to all Sections of the insurance, others apply to specific Sections.

Health

The insurance contains conditions or exclusions that relate to your health. Certain medical conditions, particularly pre-existing medical conditions, are not covered.

Property Claims

Claims for personal property will only be settled on a replacement basis if the article is less than 2 years old and the Insured Person can provide a receipt for the article. All other articles will be settled on an indemnity basis, i.e. the estimated value of the article at the time of loss.

Main Exclusions

- Any trips known to exceed 31 days duration unless previously agreed by Underwriters.
- Expenses arising from any health condition where such condition has already been the subject of a claim under the insurance.
- Any claims from an Insured Person who was 64 years of age or over at the inception date of this Insurance.
- Pre-existing medical conditions.
- Any trip that is booked or commenced contrary to medical advice, or to obtain medical treatment, or after a terminal prognosis has been made.
- Any trip in connection with the business or occupation of an Insured Person.
- Any claims due to any psychiatric, mental or nervous disorder including stress, anxiety and/or depression.
- Costs of in-patient hospitalisation or repatriation not pre-authorised by the Emergency 24 hour Service Company.
- Costs of continuing medication for any health condition known to exist at the start of a trip.
- Self inflicted injury, suicide, exposure to exceptional danger, alcohol or drug abuse or the Insured Person's criminal act.
- Pregnancy and childbirth if the Insured Person is, or would have been pregnant for 7 months or longer during a trip.
- Medical expenses incurred more than 12 months after the date the first expense was incurred or any continuing expense if the Insured Person has refused the option of repatriation to the United Kingdom
- Any expenses resulting from venereal disease, H.I.V. or A.I.D.S..
- Mountaineering, rock climbing, or riding or driving in any kind of race or flying other than as a passenger.
- Taking part in naval or military operations.
- Any condition or set of circumstances known to exist at inception date of the insurance or time of booking a trip which could reasonably have been expected to cause the trip to be cancelled or curtailed.
- Cancellation of a trip due to disinclination to travel.
- Any claims in respect of valuables, photographic equipment or money whilst in the custody of a carrier.
- Loss of personal effects, passport, travellers cheques or money whilst left unattended.
- Damage to property by moth or vermin, wear and tear.
- Property already insured elsewhere.
- Money or valuables lost or stolen if not reported to the police within 24 hours and a written statement obtained.
- Property lost or damaged when held by a carrier unless reported to the carrier within 24 hours.
- Property confiscated by customs.
- Expenses arising as a consequence of a loss.
- Radiation risks.
- Terrorism involving nuclear, biological or chemical weapons and/or agents.
- Any claims due to Winter Sports whilst racing in international or national events, or officially organised practice or training for these events and subject to a maximum of 17 days Winter Sporting in all during the Period of Insurance.
- Trips to the following territories/countries, unless such trips are declared to and agreed by Underwriters prior to travel: - Afghanistan, Democratic Republic of Congo, Iraq, West Bank and the Gaza Strip, Pakistan (except Punjab and Sind provinces) and Somalia.

Note:

This is not an exhaustive list. A copy of the full contract of insurance may be seen upon application to your Agent.