



Annual Single Premium Multi Trip Insurance Proposal Form

- No Claims Renewal Discount.
- Medical and Additional Expenses.
- Cancellation and Curtailment.
- Journey Continuation; Travel Delay.
- Personal Liability: Legal Expenses.
- Personal Accident; Hospital Benefit.
- Personal Baggage & Effects and Money.
- Car Hire Excess Waiver.
- Ski Pack; Piste Closure; Avalanche.
- 24 Hour Medical Emergency Service.

LLOYD'S

Underwritten by certain syndicates at Lloyd's

BEFORE ANY QUESTION IS ANSWERED READ CAREFULLY THE DECLARATIONS AT THE END OF THIS PROPOSAL, WHICH MUST BE SIGNED AND DATED. EVERY QUESTION MUST BE ANSWERED FULLY AND CORRECTLY BY THE PERSON TO BE INSURED OR ON HIS/HER BEHALF BY THE FIRST NAMED PERSON.

NAMES OF PERSONS TO BE INSURED.	Age	Undergoing Full Time Education	
		Yes	No
1.			
2.			
3.			
4.			
5.			
If 6 or more please complete on separate sheet			

Have the Persons to be Insured ever suffered from cancer, any heart condition, hypertension, varicose veins, nervous condition, alcoholism, drug addiction or other illness or organic weakness of a chronic or recurring nature?

If YES give details Yes No

Have the Persons to be Insured undergone a surgical operation, or have they any reason to believe they may need to undergo a surgical operation, medical treatment or tests?

If YES give details Yes No

Period of Insurance

(Insurance will not commence until Underwriters accept cover)

12 months commencing

Premium

£

Insurance Premium Tax

£

Total Amount Due (Cheque/Postal Order enclosed)

£

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 First Named Person to be Insured:

(on behalf of all Persons)

Date:

PLEASE KEEP A COPY OF ALL INFORMATION SUPPLIED FOR THE PURPOSE OF ENTERING INTO THIS INSURANCE FOR USE IN THE EVENT OF A CLAIM.

Geographical Limits (Delete as applicable)

- Europe includes Ireland, The Channel Islands, The Azores, Madeira, The Canary Islands, Morocco, Tunisia Israel, Mediterranean Islands, Turkey, Black Sea Resorts and commonwealth of Independent States (West of the Ural Mountains).

Annual Premium

INSURANCE PREMIUM TAX AT THE CURRENT RATE MUST BE CHARGED IN ADDITION TO THE FOLLOWING PREMIUMS:

	EUROPE	WORLDWIDE
INDIVIDUAL	£69.50	£99.00
INDIVIDUAL AND SPOUSE	£102.50	£145.00
FAMILY	£113.50	£162.50

“Family” shall mean Individual and Spouse and all “Dependent Children”.

“Dependent Children” shall mean all children aged under 18, or under 23 if in full time education, who normally reside with and are travelling with an adult insured under this Insurance.

Deletion of Personal Baggage, Clothing or Effects,) 20% off the above Annual Premium Business Samples and Money)

(N.B. Delayed Personal Baggage remains in force).

Yes	No
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(Delete as applicable)

No Claims Discount – 25%

Upon expiry of this Insurance, Underwriters will offer renewal at a discount of 25% from published annual premiums current at the date of renewal, subject to the following provisos:-

- No claims being made under the expiring Insurance.
- Underwriters acceptance of renewal at standard published annual premiums (or age related increased annual premiums).

This discount will be maintained for each subsequent renewal, subject to the aforementioned provisos but will be lost in its entirety if any claim is made

Company Discount – 15% off the above Annual Premium

Only available if cover is effected by a Company employing three or more unrelated Persons, each to be Insured.

Name of Company (if applicable)

Address of Company

Operative Time

This Insurance is available for ordinary business or holiday travel having a destination outside the United Kingdom, or within the United Kingdom if involving a minimum of 5 nights pre-booked accommodation, which does not present any special hazard such as visits to politically disturbed areas, hazardous or manual occupation, overland journeys outside Europe

Maximum duration any one trip not to exceed 60 days. Trips which at commencement are known to be longer than 60 days are NOT COVERED for any part of that trip – this cover is designed for trips shorter than 60 days only.

Cancellation cover operates from the date of booking a trip or commencement date of this Insurance, whichever is the later, providing such travel falls within the Period of Insurance or renewal thereof.

Maximum age at inception – 64 years (attained). Renewal thereafter will be subject to underwriting consideration.

This Insurance is available for all persons resident in the United Kingdom whether or not United Kingdom citizens at the date of commencement.

Winter Sports are included up to a maximum of 17 days each Insured Person during the Period of Insurance.

NOTICE TO THE INSURED PERSON OR ASSURED IF APPLICABLE

While the Parties to the contract are free to choose the law governing it, the cover referred to in this brochure is subject to English Law.

Any inquiry or complaint should be addressed in the first instance to your Issuing Agent. If you are not satisfied with the way a complaint has been dealt with you may ask the Complaints and Advisory Department at Lloyd’s to review your case without prejudice to your rights in law.

The address is Complaints and Advisory Department, Lloyd’s, One Lime Street, London EC3M 7HA. Telephone 020 7327 1000

Summary of Benefits

The following is an abbreviated summary of cover only. The full terms, definitions, exclusions and conditions are contained in the Certificate of Insurance, a specimen of which may be seen upon application to your Issuing Agent.

Medical Expenses – Up to £5,000,000

Cover for hospital and other medical expenses incurred whilst abroad and within 52 weeks of date of injury/illness. Including additional accommodation expenses and repatriation costs.

Cancellation and Curtailment - Up to £5,000

Reimbursement for unused travel and accommodation costs if you have to cancel or cut short your journey for various reasons.

Journey Continuation – Up to £500

Reasonable additional travel and accommodation expenses in meeting a reserved overseas connection if interruption caused by strikes, industrial action, criminal or terrorist action etc.

Travel Delay – Up to £150

Expenses reasonably incurred if the aircraft, ship, coach or train is delayed for various reasons.

Personal Liability – Up to £1,000,000

If you are held legally for injury or damage to other people or other property. (not a member of an Insured Persons' family or household).

Legal Expenses – Up to £25,000

In pursuit of a claim against a Third Party who has caused bodily injury to an Insured Person.

Personal Accident – Up to £50,000

Payable in the event of death or permanent total disablement. For Dependent Children, the death benefit is £2,500.

Hospital Benefit – Up to £1,500

A cash benefit of £50 for each complete day spent as an inpatient in a hospital abroad. Maximum 30 days.

Accompanied Personal Baggage, Clothing or Effects, Business Samples and Money – up to £2,500

Reimbursement for loss of or damage to accompanied personal baggage, clothing, business samples and money, including the fraudulent use of credit cards.

Limit £2,000 for personal baggage, clothing or effects (£300 any one article)

Limit £300 for business samples.

Limit £750 for money (£250 cash bank or currency notes).

Delayed Personal Baggage – Up to £150

Purchase of immediate necessities if luggage temporarily lost.

Car Hire Excess Waiver – Up to £250

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

Ski Pack – Up to £250

Reimbursement of unused ski pass, ski hire or tuition fees.

Piste Closure – Up to £200

A cash benefit if all skiing facilities are closed at the pre booked resort due to lack of snow.

Avalanche – Up to £150

Reasonable additional travel and accommodation expenses if unavoidably delayed from leaving the pre-booked resort.

Emergency Medical

Assistance Service

A 24 hour emergency medical assistance service operated by
CEGA EMERGENCY 24 HOUR SERVICE
is available.

Help is just a phone call away.

1. Any trip booked or commenced contrary to medical advice, to obtain medical treatment or after a terminal prognosis has been made.
2. Any part of any trip booked or commenced in the knowledge that such trip will be longer than 60 days.
3. The first £30 of each claim, each Insured Person (Medical Expenses, Cancellation and Curtailment, Journey Continuation, Baggage and Money).
4. Winter sports for more than 17 days during the Period of Insurance, Winter Sports shall nevertheless exclude ski and ski bob racing I international or national events, services or inter services championships or heats or officially organised practice or trainings for these events, ski jumping, ice hockey or the use of skeletons or bobsleighs.
5. Mountaineering and/or rock climbing normally involving the use of ropes and/or guides, potholing, motor competitions, sports tours, aeronautics or aviation other than as a passenger.
6. Pregnancy and childbirth if delivery expected during a trip or within 2 months thereafter.
7. The costs of continuing regular medication for any condition in respect of which advice or treatment is being followed at the time of booking or commencing a trip.
8. Any claims due to any psychiatric, mental or nervous disorder of an Insured Person.
9. Any claims due to intentional self injury, suicide, fighting or criminal acts.
10. Bodily injury due to alcohol, drugs or solvents.
11. Any claims from any health condition where such condition has already been the subject of a claim under this Insurance during an earlier trip.
12. Venereal Disease or expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of either Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S Related Complex (A.R.C.) or Human Immune deficiency Virus (H.I.V)
13. Any condition or set of circumstances known to the Insured Person at the time of effecting this Insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to a claim.
14. Money loss must be reported to the policy within 24 hours of discovery and a police statement obtained.
15. Credit card loss must be reported to the issuing bank or company and all terms and conditions of issue complied with.
16. Valuables and money whilst in the custody of a carrier.
17. Loss of Personal Baggage, Clothing, Personal Effects or Money left unattended.
18. Any claims arising out of electrical and/or mechanical breakdown.
19. Piste Closure and/or Avalanche claims within the UK or between 1st May and 30th November within Europe.