

HOLIDAY AND BUSINESS TRAVEL INSURANCE

**Annual Multi-Trip Travel Insurance
covering up to 60 consecutive days each trip**

Proposal Form

Agent/Broker

Underwritten by certain underwriters at Lloyd's

Proposal Form

Effective period of cover

Cover will last from the time of leaving home (or your place of work if later) throughout the whole trip until you return home (or your place of work if earlier). Cover for cancellation of a trip operates from the date of booking or the date the insurance is issued, whichever is later.

Cover for travel er's cheques and cash begins from the time of col ection from your bank or travel agent or from the date three days before a trip, if later.

Claim excess

With some of the benefits, you have to pay the first £50 of each claim. The benefits affected are those for Medical Expenses, Cancellation & Curtailment, Personal Effects, Traveller's Cheques, Credit Cards, Currency Notes and Money.

Business Travel

Cover will apply in respect of business trips provided that sedentary duties only are undertaken. Cover can be extended to include non sedentary duties for an additional premium, details available upon request.

Skiing Trips

The protection described in the Summary of Cover applies for a maximum of 17 days in each full year of insurance and for each person insured. Claims will not be paid for any event occurring after those 17 days. Please note that cover is for leisure skiing only and Underwriters cannot include any form of racing or training or practice for racing, ski jumping, ice hockey or the use of skeletons or bob sleighs.

Additional benefit for skiers

Up to £250 for any irrecoverable payments made for ski passes which are lost and unused. You have the same cover for pre-paid costs of hiring skis or ski clothing and tuition fees if you fall ill or are injured or if you have to cancel the trip altogether.

Premiums

The following premiums do not include Insurance Premium Tax which will need to be added at the prevailing rate

Individual £ 99.50

Individual & Partner £140.00

Family £150.00

"Family" shall mean Individual and Spouse and all "Dependent Children".

"Dependent Children" shall mean all children aged under 18, who normally reside with and are travelling with an adult insured under this insurance or an adult relative or other responsible adult who is charged to look after them.

Age Limit: 64 years attained

Geographical Limit: Worldwide (excluding UK)

YOUR PERSONAL DETAILS (please use BLOCK CAPITALS)

Proposer: _____

Address: _____

Postcode: _____ Date of Birth: _____

Names of other people to be insured	Relationship to proposer	Date of Birth
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Please answer the following questions Yes or No.

1. Do you require cover for Business Trips involving non-sedentary duties
2. Has anyone to be insured made any travel insurance claims during the past 3 years

If you have answered YES to either Question 1 or 2, please give details below

Please state date that cover is required from (cover cannot be back dated) _____

DECLARATION: I declare that to the best of my knowledge the answers given on this Proposal Form are true and that I have not withheld any materials facts. I understand that non-disclosure or misrepresentation of a material fact may entitle the Underwriters to void my insurance and refuse to pay a claim (a material fact is one likely to influence acceptance or assessment of this Proposal Form and if you are in any doubt as to whether a fact is material or not, you must disclose it). I also declare that all Persons to be Insured and those persons on whose state of health any proposed journey depends are in good physical and mental health and free from any physical defect or infirmity.

Signature of the Proposer _____ Date _____

Holiday and Business Multi Trip Insurance Summary

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The following summary does not contain the full terms and conditions of the contract, which can be found in the Insurance Certificate. This summary does not form part of your contract of insurance.

Your Insurance: The Insurance is underwritten by certain underwriters at Lloyd's.

Eligibility for cover: Each trip must have an original intended duration of no more than 60 days consecutive. At the commencement of the **Period of Insurance**, you must be a permanent United Kingdom resident under the age of 65. You must not book a trip or travel against medical advice, after a terminal prognosis has been made, or to obtain medical treatment. All reasonable steps must be taken to keep your property safe and to recover it when lost.

Children under 18 are covered when they travel with, or visit, any other adult person insured or if they are accompanied on a trip by an adult responsible for them.

Geographical Area: Worldwide excluding trips within the United Kingdom.

The following is a summary of the main benefits applicable to each Insured Person, the Insurance Certificate will show the actual cover provided: -

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 date the first expense was incurred. This includes additional accommodation expenses and repatriation costs. 24 hour emergency medical assistance is included.

Hospital Benefit – £50 Per Day up to £1,500*

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.

Cancellation and Curtailment – up to £5,000*

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.

Money, Passports and Credit Cards – up to £1,800*

Reimbursement for loss of traveller's cheques, passports, green cards, petrol coupons or travel tickets – up to £750. For fraudulent use of lost credit cards – up to £750. For loss of cash and currency notes – up to £300.

Personal Effects – up to £2,000*

Reimbursement for damage to, or loss of, accompanied personal luggage. There is a limit of £300 for any one article (or set) and for business samples and a limit of £500 for valuables.

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.

Personal Accident – up to £25,000

£25,000 in the event of death, loss of limb or sight or permanent total disablement. £2,500 paid in respect of children under 18 years in respect of death.

Legal Expenses – up to £25,000

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

Hi-jack – up to £15,000

Payable for expenses incurred to secure your release (not ransom money). £50 for each day detained, payable if the detention is longer than three days, up to £1,000.

Winter Sports

(certain activities are excluded, see "Main Exclusions") up to a maximum of 17 days in all during the Period of Insurance.

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.

*The first £50 will be deducted from all claims in respect of these Sections. Should the same occurrence give rise to a claim under more than one Section, only one amount of £50 will be deducted.

The **Period of Insurance**, during which all benefits are operative, will be shown in the Insurance Schedule provided to you when you arrange the cover. The effective period of cover for each trip commencing during the **Period of Insurance** shall be from the time of leaving home (or place of work if later) during the whole trip until return to home (or place of work if earlier). In addition Cancellation cover operates from the date of booking a trip or from the date of issue of the Insurance as shown in the Insurance Schedule, whichever is the later.

Cancellation Right

We hope you are happy with the cover the Certificate provides. Please check that this Insurance fulfils your requirements. If you feel this insurance does not suit your requirements then a full refund will be allowed if this certificate and insurance schedule are returned to the issuing agent/broker within 14 days, provided you have not made a claim or no trips have commenced.

Making a Claim

If you believe that you have a claim under the Insurance Certificate, you should notify:

Claims Administrators
Claims International Ltd, Leon House, 201/241 High Street, Croydon, CR9 1ER

When you notify a claim you will need the Certificate Number shown in the Insurance Schedule. Please note that calls may be recorded for training purposes.

Complaints

Any complaint should be addressed in the first instance to:

Compliance Officer at
Your Insurance Agent/broker who forwarded the Insurance to you.

If you are not satisfied with the way that a complaint has been dealt with please contact:
CBG London Ltd t/a Marcus Hearn, Marcus Hearn House, 65-66 Shoreditch High Street, London E1 6JL

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 Complaints Department at Lloyd's. The contact details are:

Policy Holder and Market Assistance, Lloyd's Market Services, 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 Complaints 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 complaints procedure is without prejudice to your right to take legal proceedings.

Compensation Scheme

We are covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS.

Main Exclusions

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

- Any trip known to exceed 60 consecutive days duration at the outset.
- Any trip involving Non Sedentary Business duties unless declared and agreed with Underwriters.
- Any trip undertaken by an Insured Person who is aged 65 years of age or older at commencement of the Period of Insurance.
- Radiation risks.
- Terrorism involving the use or threat of use of nuclear, biological or chemical weapons or agents.
- Radioactive Contamination and Pressure Waves Exclusion.
- Pre-existing medical conditions apply for any journey that is booked or commenced by the Insured Person that is (a) contrary to medical advice (b) to obtain medical treatment, or (c) after a terminal prognosis has been made, or where the Insured Person or those persons on whose state of health any proposed journey depends whose condition gives rise to a claim has during the previous twelve (12) months has required consultation or undergone surgery, unless declared to and accepted by Underwriters.
- Medical expenses incurred more than 12 months after the date the first expense was incurred.
- Costs of in-patient hospitalisation or repatriation not pre-authorised by Voyager Assistance Emergency 24 hour Service.
- Costs of continuing medication for any health condition known to exist at the start of a trip.
- Any expenses resulting from venereal disease or AIDS.
- Self-inflicted injury, suicide, alcohol or drug abuse.
- Mountaineering, rock climbing or riding or driving in any kind of race, exposure to exceptional danger.
- Any condition or set of circumstances known to exist and which could have been expected to cause the trip to be cancelled or curtailed.
- Cancellation of a trip due to failure to check-in properly or due to any of your contractual liabilities.
- Loss of personal effects, traveller's cheques or money if left unattended unless in a locked hotel room, apartment, holiday residence or secured in a locked boot of a motor vehicle.
- Money or valuables lost or stolen if not reported to the police within 24 hours and written statement obtained.
- Jewellery, valuables, traveller's cheques or money left in the custody of a carrier.
- Damage to property by moth or vermin, wear and tear.
- Property already insured elsewhere.
- Property lost or damaged when held by a carrier, unless reported to the carrier within 24 hours.
- Property confiscated by Customs.
- Loss or damage to hired sports or ski equipment
- Any trip that is booked or commenced contrary to medical advice or contrary to health and safety restrictions from an airline/carrier with whom you booked to travel or after receipt of a terminal prognosis or wholly or partly for the purpose of obtaining medical treatment or convalescent care.
- Any claims attributable to any set of circumstances known to you at the time of effecting this insurance or booking a trip, whichever is the later where such set of circumstances could reasonably have been expected to give rise to a claim.
- Any claims arising from any health condition that you have, where such condition has already been the subject of a claim under this certificate in respect of any previous period of travel.