

# **HOLIDAY AND BUSINESS TRAVEL INSURANCE**

**Single Trip Travel Insurance  
covering up to a maximum of  
180 consecutive days**

## **Proposal Form**

Agent/Broker

**Underwritten by certain underwriters at Lloyd's and arranged by  
CBG Insurance Brokers Ltd**

## Proposal Form and Premium Schedule

Insurance Premium Tax (IPT) to be added, as appropriate	Area 1 - Europe		Area 2 - World Wide	
Period of Insurance	Insured Person (each)	Family	Insured Person (each)	Family
Up to 5 days	£11.50	£28.75	£26.50	£66.25
6 to 10 days	£14.00	£35.00	£32.00	£80.00
11 to 17 days	£17.00	£42.50	£37.00	£92.50
18 to 24 days	£22.00	£55.00	£47.00	£117.50
25 to 31 days	£25.00	£62.50	£52.00	£130.00
Each additional month or part thereof	£19.00	£47.50	£31.00	£77.50

For the purpose of this Insurance: -

- Family means the Insured Person 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, who normally reside with the Insured Person, and are travelling with an adult insured under this Insurance.
- Area 1 means all European countries including Russia west of the Ural Mountains, the Azores, Madeira, the Canary Islands, Mediterranean islands and Turkey excluding United Kingdom.

<b>Period of Insurance</b>	Days/Weeks/Months (delete as appropriate)	<b>Commencing</b>
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Area Of Cover required     **Area 1 Europe**     **Area 2 World Wide**    (delete as appropriate)

**YOUR PERSONAL DETAILS (please use BLOCK CAPITALS)**

First Insured Person: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_      Date of Birth: \_\_\_\_\_

Family Cover Required     **YES**     **NO**    (delete as appropriate)

Names of other Insured Persons	Relationship to proposer	Date of Birth
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Age (at date of travel) of the oldest person to be insured?        Maximum Age 74 years.

**NB. If an Insured Person is aged 65 years or older the premium for that person(s) should be doubled.**

Do you want to include Winter Sports?     **Yes**     **No**    Premium doubled if included

Total Premium    £     Insurance Premium Tax    £     Total Premium Due    £

Please answer the following questions Yes or No.

1. Do you require cover for Business Trips involving non-sedentary duties     **YES/NO**
2. Has anyone to be insured made any travel insurance claims during the past 3 years     **YES/NO**
3. Do you intend to take part in any Hazardous Sports or Activities or do you intend to Travel to Hazardous Areas     **YES/NO**

If you have answered YES to any of the above please give details below (Additional terms may apply)

**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 Single Trip Insurance Summary



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:

The trip must have an original maximum intended duration of no more than 180 consecutive days at the outset. (limited to a maximum of 90 days if the insured Person(s) is aged 65 years or older at the commencement of the **Period** of Insurance),

At the commencement of the **Period** of Insurance the insured person must be a permanent United Kingdom resident under the age of 65. (this can be amended to under 75 years provided Underwriters have been advised and the appropriate premium paid)

You must not book a trip or travel against medical advice or 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 only when they are travelling with an adult insured under this Insurance.

### Claim excess

With some of the benefits, you have to pay the first £55 of each claim per **Insured Person**. The benefits affected are those for Emergency Medical Expenses, Hospital Benefit, Cancellation & Curtailment, Personal Effects, Traveller's Cheques, Credit Cards, Currency Notes and Money. Should the same occurrence give rise to a claim under more than one section, only one amount of £55 will be deducted per Insured Person.

### Skating Trips

Please note that cover when selected, only applies for leisure skiing and will not include any form of racing or training or practice for racing, ski jumping, ice hockey or the use of skeletons or bob sleighs or skiing off piste.

### 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.

### 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.

### Hazardous Sports & /or Activities and Trips to Hazardous Areas

If cover is required for a trip that involves hazardous activities &/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.

### Period of Insurance,

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:

Jubilee Service Solutions, 21 Perrymount Road, Haywards Heath, West Sussex. RH16 3TP. Telephone 01444 419978

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 Insurance Brokers Ltd, 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: Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA  
Tel: 020 7327 5693 Fax: 020 7327 5225 E-mail: [Complaints@Lloyds.com](mailto: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.

## BENEFITS

### Emergency Medical and Additional Expenses up to £5,000,000

Cover for hospital and other emergency 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 – £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 Emergency Medical and Additional Expenses Section of the insurance.

### 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 specified reasons. Other benefits are payable if a trip is delayed for specified 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.

### Skiing Trips

This section shall only apply if the Skiing Trip/Winter Sports Extension is selected and the appropriate premium has been paid (certain activities are excluded, see "Main Exclusions").

### 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.

## 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 180 consecutive days duration at the outset in respect of Insured Persons aged less than 65 years at commencement of trip.
- Any trip known to exceed 90 consecutive days duration at the outset in respect of Insured Persons aged between 65 years and 74 years at commencement of the trip
- Any trip involving Non Sedentary Business duties unless declared and agreed with Underwriters.
- Radiation risks.
- Terrorism involving the use or threat of use of nuclear, biological or chemical weapons or agents.
- Radioactive Contamination and Pressure Waves Exclusion.
- Any claim or expense arising directly or indirectly from any medical condition of an Insured Person or those persons on whose state of health any proposed journey depends for which medical advice or treatment has been given by a medical practitioner or hospital during the 12 months prior to any trip covered by this insurance, unless disclosed to and accepted by Underwriters. 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 in the event of the Insured Person's failure to take such drugs in accordance with medical advice given.
- 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 International Medical Rescue Ltd (IMR) 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.
- Pregnancy and childbirth if delivery was expected during the trip or up to 2 months afterwards.
- Mountaineering, rock climbing or riding or driving in any kind of race, exposure to exceptional danger. any form of racing or training or practice for racing, ski jumping, ice hockey or the use of skeletons or bob sleighs or skiing off piste.
- 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.
- Consequential loss of any kind.
- Loss or damage to hired sports or ski equipment.
- Aeronautics or aviation other than as a passenger.