

# SPECIAL PILGRIMAGES TRAVEL INSURANCE

VALID FOR TOURS DEPARTING BETWEEN 1<sup>ST</sup> APRIL 2011 - 31<sup>ST</sup> MARCH 2012

## TRAVEL INSURANCE

Special Pilgrimages Ltd are an Appointed Representative of Global Travel Insurance Services Ltd and are happy to offer to you the following insurance which is underwritten by GREAT LAKES REINSURANCE (UK) PLC. Both companies are Authorised and Regulated by the Financial Services Authority (FSA). This insurance has been specifically designed so that it covers all of the holidays that we feature, protecting you in full if you have to cancel and providing you with the very best and most effective protection if you are unfortunate enough to require medical attention whilst away from home.

Don't take unnecessary risks by insuring your travel anywhere else as we cannot accept any responsibility or provide assistance if problems arise as a result of inadequate cover. We are confident that this policy is best for you.

A full policy wording will be sent to you with your confirmation of booking. Full details are also available upon request.

This insurance is only available to persons who are permanently resident and domiciled in the UK and is valid for travel between 01/04/2011 00:00:00 and 31/03/2012 00:00:00.

## INSURANCE PRODUCT SUITABILITY

This insurance is suitable for persons whose Demands and Needs are those of a traveller whose: –

1. Individual round trip starts and finishes in the UK and is of no more than 120 days duration.
2. Age is 90 years or less and is a permanent resident of the United Kingdom.

As this description contains the Key Features of the cover provided it constitutes provision of a statement of demands and needs.

If you would like more information or are unsure of any details contained herein, you should ask Global Travel Insurance Services Ltd for further advice.

## SUMMARY OF COVER

Main policy limits only, please see the policy document for other limits that may apply

Section	Limit	Section	Limit
Cancellation or Curtailment	£3,000	Loss of Passport	£200
Personal Accident	£15,000	Travel Delay	(a) £60 or (b) £3,000
Medical & Other Expenses	£5,000,000	Missed Departure	£500
Hospital Benefit	£300	Personal Liability	£2,000,000
Personal Luggage Money & Valuables	£2,000	Legal Expenses	£25,000

### POLICY EXCESSES:

#### Cancellation or Curtailment

The first £50 of each and every claim per Insured Person claimed for under this Section is excluded, increased to £100 where You are aged 66 to 75 years and to £150 where You are aged 76 to 90 years (other than in respect of claims for loss of deposit where the excess is £25).

#### Medical and Other Expenses

The first £75 of each and every claim per Insured Person claimed for under this Section is excluded.

Where You are aged 66 to 75 years the first £150 of each and every claim per Insured Person claimed for under this Section is excluded.

Where You are aged 76 to 90 years the first £300 of each and every claim per Insured Person claimed for under this Section is excluded.

#### Other Sections

An excess of £50 applies to each and every claim each insured person under the Personal Luggage Money & Valuables and Delayed Departure (b) sections, and £250 under the Personal Liability section.

If you are travelling to North or Central America or the Caribbean or on a Cruise you must first contact the Medical Screening Line in order to establish whether we can provide cover for your trip. If you are accepted then the following levels of excess will apply and you will receive written confirmation that you are covered for the trip. The number to call is **0870 9063142**.

#### Increased Excess for Pre Existing Medical Conditions

Unless you are travelling to North or Central America or the Caribbean or on a Cruise, there is no need to advise us of your pre existing health conditions.

Provision for the acceptance of all pre existing health conditions has been made by the application of increased excesses in the event of claims arising.

For claims arising from the treatment of any pre existing illness the excess is further increased as follows –

Under the **Cancellation or Curtailment** section - **double the normal excess**.

Under the **Medical & Other Expenses** section

For persons aged **65 years** or less the excess is increased to **£500**.

For persons aged **66 to 75 years** the excess is increased to **£1,000**.

For persons aged **76 to 90 years** the excess is increased to **£1,500**.

You will also need to obtain confirmation from your GP of your fitness to travel.

## EMERGENCY ASSISTANCE

There is a 24-hour emergency assistance service included in the policy so that any insured person may seek assistance in medical emergencies whilst on holiday. Full details are contained in the policy document.

## MAIN HEALTH EXCLUSIONS

We will not pay for claims arising directly or indirectly from the following circumstances existing on the date of applying for this insurance:

- (a) Where You (or any person upon whose health the Trip depends) are undergoing tests for the presence of a medical condition receiving or on a waiting list for or have knowledge of the need for treatment at a hospital or nursing home.
- (b) From any terminal illness suffered by You (or any person upon whose health the Trip depends).
- (c) From any medical condition for which You (or any person upon whose health the Trip depends) have within 12 months prior to the date of issue of this insurance been diagnosed or have been admitted to or undergone a procedure/ intervention in a hospital.
- (d) From any reoccurrence of any psychiatric disorder, anxiety state and/or depression suffered by You (or any person upon whose health the Trip depends)
- (e) Where You are travelling against the advice of a Medical Practitioner.
- (f) Where You have failed to contact the medical screening line if required to do so.

## INSURANCE PRODUCT DISCLOSURE

### Cancellation Rights

The Insurer provides a Money Back Guarantee enabling you to cancel the insurance within 14 days of issue should the policy not meet your requirements. No refund of premium is provided for cancellations after this time.

### Claims

Claims are handled by Towergate Chase Parkinson who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is 0870 906 3144.

### General Queries

If you have any query regarding the cover provided you must contact Global Travel Insurance on 01903 203933 for advice.

### Applicable Law

The law applicable to this insurance contract is English Law.

### Complaints

If you wish to register a complaint about our service please contact us in writing at the above address. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### Financial Security

These insurance arrangements are covered by the Financial Services Compensation Scheme (FSCA). You may be entitled to compensation from the scheme if we cannot meet our financial obligations although this depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS