

Single Trip SKI Travel Insurance Application Form

Please FULLY complete the following in BLOCK CAPITALS.
Once complete, return the application panel direct to Global Travel Insurance with a cheque or with card details entered.
Insurance is **not effective** until a Policy has been issued.
Please allow at least 5 days before you need to travel.

Details of the Applicant

Title (Mr/Mrs/Miss)	<input type="text"/>	Initials	<input type="text"/>
Surname	<input type="text"/>		
House Number/Name	<input type="text"/>		
Street Name	<input type="text"/>		
Town Name	<input type="text"/>		
Postcode	<input type="text"/>		
Telephone No.	<input type="text"/>		
Date of leaving Home	<input type="text"/>		
Date of arrival Home	<input type="text"/>		
Travel Company	<input type="text"/>		
Geographical Area - See Premium Panel (1,2,3 or 4)	<input type="text"/>		

	Names of all persons to be insured	Age	Premium
1	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
2	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
3	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
4	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
5	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
6	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
	Credit/Debit Card Details	TOTAL PREMIUM	£ <input type="text"/>

Card No	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Start Date	<input type="text"/>	End Date	<input type="text"/>	Issue	<input type="text"/>		
Security Code	<input type="text"/>						

DECLARATION

On behalf of all persons listed in this application, I agree that this application shall be the basis of the Contact of Insurance. I agree that Insurers may exchange information with other Insurers or their agents. I have read and understood the terms and conditions of the insurance, with which I am in agreement.

Signed.....Date.....
The form MUST be signed by one of the persons to be insured on behalf of all persons to be insured.

STATUS DISCLOSURE

Global Travel Insurance Services Ltd are authorised and regulated by the Financial Services Authority and our status can be checked on the FSA Register by visiting www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

This insurance is underwritten by AXA Insurance UK plc. Registered in England No. 78950. Registered address: 5 Old Broad Street, London EC2N 1AD. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

If you have a complaint about the sale of this insurance you must first write to the Managing Director of Global Travel Insurance Services Ltd. Subsequently, complaints may be referred to the Financial Ombudsman Service. If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme.

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 6 months duration.
- 2 Age is 90 years or less and is normally a resident of the United Kingdom.

As this leaflet 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.

INSURANCE PRODUCT DISCLOSURE

Cancellation Rights

This is your insurance summary. A full policy wording will be sent to you on receipt of your application form and the required premium. Please read it carefully to ensure it meets your requirements.

If the cover does not meet your requirements, please notify us within 14 days of receiving your policy documents and return all your documents for a refund of your premium. If during this 14 day period You have travelled, made a claim or intend to make a claim then we can recover all costs that You have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

Claims

Claims are handled by Towergate Chase Parkinson, PO Box 416, West Byfleet, Surrey KT14 7LF who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is 0870 906 3144.

Applicable Law

You are free to choose the law applicable to this contract. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

For essential travel advice and tips visit the Foreign Office website, www.fco.gov.uk/knowbeforeyougo or call 020 7008 0232.



Single Trip Ski Travel Insurance

Suitable for individual round trips up to 6 months duration that start and finish in the UK



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West Sussex, BN11 1RL
Tel 01903 203933
Fax 01903 211106

Email enquiries@globaltravelinsurance.co.uk

Website www.globaltravelinsurance.co.uk

POLICY SUMMARY

For details of Claims Procedures and Cancellation Rights, see the INSURANCE PRODUCT DISCLOSURE panel.

The following represent the Significant and Key Features of the policy including Exclusions and Limitations that apply per person. A full copy of the policy document is available on request.

CANCELLATION & CURTAILMENT up to £3,000

If you have to cancel or cut short your trip due to illness, injury, redundancy, jury service, the police requiring you to remain at or return to your home due to serious damage to your home, you are covered against loss of travel and accommodation costs.

Standard Policy Excess £50.

For persons aged 65 to 75 years the excess is increased to £100.

See section headed **Increased Excess for Pre Existing Medical Conditions** for increased excesses applicable to claims arising from pre existing medical conditions.

PERSONAL ACCIDENT up to £15,000

A cash sum for accidental injury resulting in death, loss of sight, loss of limb or permanent total disablement. **No Policy Excess.**

MEDICAL AND OTHER EXPENSES up to £5,000,000

(a) The cost of hospital and other emergency medical expenses incurred abroad, including additional accommodation and repatriation expenses. Limit £250 for emergency dental treatment and £5,000 burial/cremation/transfer of remains. Limit £1,000 for transfer of remains to your home if you die in the UK.

Standard Policy Excess £75.

For persons aged 65 to 75 years the excess is increased to £150.

See section headed **Increased Excess for Pre Existing Medical Conditions** for increased excesses applicable to claims arising from pre existing medical conditions.

(b) HOSPITAL BENEFIT up to £300 (Not UK Trips)

An additional benefit of £15 per day for each day you spend in hospital abroad as an inpatient.

No Policy Excess.

Including a 24 HOUR WORLDWIDE MEDICAL EMERGENCY SERVICE

Your policy includes emergency medical assistance. In the event of injury illness or hospitalisation wherever you are in the World, a telephone call to the experts will usually assist in resolving your worries. They will be able to advise you about your cover and where appropriate arrange financial assistance to meet the cost of expenses incurred and arrange your return to the UK following treatment.

It is a condition of the policy that you call the service in the event of your hospitalisation or in the event of the need for you to change your travel arrangements to return to the UK.

PERSONAL LUGGAGE, MONEY & VALUABLES up to £2,000

Covers accidental loss, theft or damage to your personal luggage subject to a limit of £200 for any one article, pair or set and an overall limit of £200 for valuables such as cameras, jewellery, furs, etc.

Luggage and valuables limited to £1500. Delayed luggage, up to £75.

Policy Excess £50.

Money and travel tickets are covered up to £500 against accidental loss or theft (cash limit £250).

Policy Excess £50.

No cover is provided for loss or theft of unattended property, valuables or money or for loss or theft not reported to the Police within 24 hours of discovery.

PASSPORT EXPENSES up to £200

If you lose your passport or it is stolen whilst abroad you are covered for additional travel and accommodation costs incurred in obtaining a replacement.

No Policy Excess.

DELAYED DEPARTURE up to £3,000

If your first outward or first return trip is delayed for more than 12 hours due to adverse weather conditions, mechanical breakdown or industrial action, you are entitled to either (a) £20 for the first 12 hours and £10 for each further 12 hours delay up to a maximum of £60, or (b) the cost of the trip (up to £3,000) if you elect to cancel after 12 hours delay on the outward trip from the UK.

Policy Excess £50 (b) only.

MISSED DEPARTURE up to £500

Additional travel and accommodation expenses incurred to enable you to reach your overseas destination if you arrive too late at your final UK outward departure point due to failure of the vehicle in which you are travelling to deliver you to the departure point caused by adverse weather, strike, industrial action, mechanical breakdown or accident to the vehicle.

No Policy Excess.

PERSONAL LIABILITY up to £2,000,000

Covers your legal liability for injury or damage to other people or their property, including legal expenses (subject to the laws of England and Wales).

Policy Excess £250.

LEGAL EXPENSES up to £25,000

To enable you to pursue your rights against a third party following injury.

No Excess.

WINTER SPORTS EQUIPMENT up to £500

Covers accidental loss or theft of or damage to snowboards, skis, bindings, boots or poles under 5 years old subject to a limit of £350 any one pair (see note below).

There is an overall limit of £200 in respect of hired equipment.

Policy Excess £50

HIRE OF SKIS up to £250

Cover the reasonable cost of hiring a snowboard, skis, bindings, boots or poles as a result of the accidental loss or theft of or damage or temporary loss in transit for more than 12 hours of **Your** own equipment.

No Policy Excess

SKI PACK up to £300

Covers the proportionate loss of irrecoverable ski pack costs paid or contracted to be paid prior to the **Trip** consequent on **You** becoming ill or sustaining personal injury during the Period of **Trip** and certified by a **Medical Practitioner** as being unable to ski and a written report obtained.

No Policy Excess

PRINCIPAL CONDITIONS AND EXCLUSIONS

The following represents only the main conditions and exclusions. The policy document sets out all of the conditions and exclusions. A copy of the full policy wording is available on request in writing prior to application.

MAIN HEALTH EXCLUSIONS:

Insurers will not pay for claims arising

1. 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.
2. From any terminal illness suffered by you or any person upon whose health the trip depends.
3. From any reoccurrence of any psychiatric disorder, anxiety state and/or depression suffered by you or any person upon whose health the trip depends.
4. From pregnancy or childbirth.
5. If you are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment abroad.
6. From any medical condition for which you or any person upon whose health the Trip depends has been diagnosed or has been admitted to a hospital, within 12 months prior to the date of booking.

OTHER GENERAL EXCLUSIONS

Claims arising from

1. Hazardous pursuits, manual work, winter sports (unless additional premium is paid)
2. Self inflicted injury or illness, suicide, alcoholism or drug abuse, sexual disease.
3. War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, Terrorism, revolution, insurrection, civil commotion, military or usurped power but this exclusion shall not apply to losses under Section 3 - Medical Expenses unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any Trip
4. Failure or fear of failure or inability of any equipment or any computer program.
5. Consequential loss of any kind.
6. Bankruptcy/liquidation of any tour operator, travel agent, transportation company or accommodation supplier.
7. Travelling to countries or regions where the FCO or WHO has advised against travel.

POLICY EXCESSES:

The amount of each claim for which insurers will not pay and for which you are responsible. The excess as noted in the policy summary applies to each and every claim per insured person under each section where an excess applies.

Increased Excess for Pre Existing Medical Conditions

There is no need to advise us of your pre existing medical conditions. Provision for the acceptance of all pre existing medical conditions has been made by the application of increased excesses in the event of claims arising.

For claims arising from the any of your pre existing medical conditions other than for those excluded as noted above the excess is further increased as follows –

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

Under the **Medical & Other Expenses** section

For persons aged under **65 years** the excess is increased to **£350.**

For persons aged **65 to 75 years** the excess is increased to **£750.**

PREMIUM RATING SCHEDULE

GEOGRAPHICAL AREAS

1. United Kingdom

England, Scotland, Wales, Northern Ireland, Isle of Man, including all islands comprising the British Isles (except the Channel Islands and the Republic of Ireland).

2. Europe

UK and Continental Europe west of the Ural mountain range, all countries bordering the Mediterranean Sea (except Egypt, Israel, Lebanon, Libya & Syria), the Channel Islands and the Republic of Ireland, Iceland, Madeira, The Canaries and The Azores.

3. Worldwide excluding North America

Europe and All countries outside of the above (except the continent of North America, countries comprising Central America and the Caribbean Islands).

4. Worldwide including North America

Worldwide and The United States of America, countries comprising Central America, Canada and the Caribbean Islands.

SCHEDULE OF PREMIUMS

Applicable per person to adults up to age 75 years on the date of return to the UK.

Valid for policies issued up to **30/4/08** and for travel up to **31/12/08**

Area	1	2	3	4
1 - 3 days	£17.38	£26.57	£55.72	£80.22
4 & 5 days	£20.84	£33.44	£70.02	£100.93
6 -10 days	£24.34	£45.09	£94.95	£135.94
11-17 days	£27.80	£49.39	£105.58	£152.15
18-24 days	£31.23	£56.72	£118.83	£171.26
25-31 days	£34.73	£64.56	£135.28	£194.82
Each + 7 days or part thereof	£ 6.27	£12.67	£31.82	£ 45.85
(maximum period of 120 days)				

All premiums include the Government Insurance Premium Tax (IPT), which is 17.5% and is subject to variation.

PREMIUM ADJUSTMENTS

All age adjustments apply to the age on the date of return to the UK

For Persons aged 65 years and over

The following adjustments apply

Geographical Area	Premium Increase
Area 1 United Kingdom	No increase
Area 2 Europe	Plus 50% (1.5 times)
Area 3 Worldwide excl. North America	Plus 100% (2 times)
Area 4 Worldwide incl. North America	Plus 100% (2 times)

Children up to 2 years inclusive are FREE subject to being included with a full premium-paying adult.

Children 3 to 16 years inclusive are HALF PRICE subject to being included with a full premium-paying adult.

Family Rate is 2.75 TIMES that of the adult price. A FAMILY is 2 adults and their dependant children under the age of 16 traveling with the adults.

Other Sports & Activities – Contact us for a quotation as we can cover a wide range of sporting and other activities.