

Group Expedition Travel Insurance – Insurance Summary Document – GLOB14TP07

This insurance summary document does not contain full details and conditions of your insurance – these are located in your Policy Document a copy of which is available upon request from Global Action. This insurance is underwritten by AXA Travel Insurance Limited which is an Appointed Representative of Inter Partner Assistance S.A., an insurance company incorporated in Belgium, whose registered office is at Avenue Louise, 166 –Bte 1 – 1050 Brussels, regulated by the Belgium Financial Services and Markets Authority and by the National Bank of Belgium under code n° 0487. Inter Partner Assistance S.A. is a member of the AXA Group. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk.

Duration

Please refer to your Booking Invoice to confirm the duration of the cover applicable to your trip.

Eligibility

To be eligible for cover under this Policy, all Insured Persons must be under the age of 65 at the date of departure. You must be able to confirm that all statements we ask you to make in your application process are correct, and that you are not aware of any other circumstances that may result in a claim. No Insured Person may be travelling contrary to medical advice, have received a terminal prognosis or travelling to obtain medical treatment overseas. Northern Ireland residents travelling from the Republic of Ireland. Cover will apply to Northern Ireland Residents to depart and return to the Republic of Ireland.

Duty to take reasonable care not to make a misrepresentation:

Please take reasonable care to answer all our questions honestly and to the best of your knowledge. If you don't answer our questions correctly, your policy may be cancelled, or your claims rejected or not paid in full.

Demands & Needs

This travel insurance policy will suit the demands and needs of an individual, or group (where applicable) who have no excluded Pre-existing Medical Conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed in this policy document. Subject to terms and conditions and maximum sums insured.

Important: This policy will have been offered to you on a non-advised basis and it is therefore important for you to read the Policy Document (paying particular attention to the Terms and Conditions and Exclusions) and ensure that your chosen policy meets all of your requirements. If upon reading this Policy Document you find it does not meet all of your requirements, please refer to the relevant cooling off/policy cancellation section.

Claim Notification

To notify a claim and request a claim form please contact the appointed claims handlers www.csal.co.uk

Conditions

It is essential that you refer to the general conditions (please see 'Conditions' in the Policy Document).

Special conditions apply to Section F – Personal Effects and Section H – Winter Sports Extension (where your Booking Invoice or Validation Certificate (as applicable) shows you have this cover). Failure to comply with these conditions may jeopardise your claim or cover. – Please refer to the Policy Document for full details.

Cancellation Period

You are free to cancel this policy at any time. If you wish to cancel within 21 days of receipt of the Policy Document, you may do so by calling or writing to us for a full refund providing you have not travelled, and no claim has been made. If you cancel after the first 21 days of receipt of the Policy Document, it will be cancelled from the date your instructions are received or any later date you advise.

Complaints Procedure

Any complaint you may have in relation to how your Policy was arranged, or to the customer service you have received, should in the first instance be addressed to Campbell Irvine Limited.

Any complaint you may have in relation to your Policy Document or to the handling of your claim should in the first instance be addressed to Claims Settlement Agencies Limited.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Document.

Financial Services Compensation Scheme (FSCS)

In the unlikely event of the Insurer being unable to meet their liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100 Website: www.fscs.org.uk

SPECIAL FEATURES AND BENEFITS

Emergency and Medical Services

Medical assistance; air ambulance; medical escorts; road ambulance, return home and long-haul repatriation in the event of death, injury or illness necessitating: hospitalisation; repatriation; alteration to travel plans or curtailment of travel. Immediate contact must be made with the Medical Emergency Assistance Service who are available on + (44) (0) 203 318 8486. If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Section A – Emergency Medical Expenses

Medical repatriation and associated expenses incurred overseas up to £10,000,000.

Overseas emergency dental treatment to relieve pain and suffering up to £250.

The cost of transporting the remains of an Insured Person to their former place of residence up to £7,500 or funeral expenses abroad up to £1,000.

In Patient Benefit of £20 per day if you are confined to hospital overseas, to a maximum £300 per person. In the case of Criminal Injuries, the benefit increases to £100 per day to a maximum £5,000.

Section B – Personal Liability

Personal liability for any compensation if you become legally liable to pay up to £2,000,000.

Section C – Personal Accident

£25,000 for loss of sight, loss of limb(s), permanent total disablement, or £10,000 in the event of death limited to £1,000 for persons under 16 years of age at time of death. Please refer to the Policy Document for important definitions and full details of the cover and sub limits.

Section D – Cancellation or Curtailment

In the event of necessary cancellation before, or curtailment during the insured trip due to: death; accidental bodily injury; illness; compulsory quarantine on the orders of a treating Medical Practitioner; redundancy; cancellation of leave for British Forces, Police or Government security staff, jury service or witness attendance in court of the Insured Person; the death or serious injury or illness of a Close Relative of the Insured Person or the person with whom you intend to reside; adverse weather conditions making it impossible to travel to the international departure point; any event in which the emergency services request your presence following major damage to or burglary from your home or place of work.

The Insurer will pay:

Up to £3,000 in respect of Irrecoverable Payments and Charges (as defined) for cancellation prior to departure; or up to £3,000 in respect of either the proportion of unused, non-refundable tour costs, or the original value of unused, non-refundable air tickets.

Note: The £400 Initial Deposit is not covered under the terms of this policy.

Section E – Delayed Departure or Arrival

In the event of delayed departure for at least 12 hours from the specified departure time, or arrival at destination at least 8 hours later than specified, due to: strike; industrial action; disruption; Terrorism; adverse weather or breakdown the Insurer will pay £25 for each 8 hours delay up to a maximum £100 per Insured Person.

Where a delay of 8 hours or more causes you to cancel your whole travel itinerary prior to departure the Insurer will pay up to £2,000 per Insured Person in respect of Irrecoverable Payments and Charges (as defined).

The Insurer will pay £100 per day up to a maximum £3,000 per Insured Person in the event that you are detained by hi-jack of an aircraft.

If the failure of scheduled public transport services in the United Kingdom due to strike; industrial action; disruption; Terrorism (including Cyber Terrorism); inclement weather, mechanical breakdown or accident of the vehicle you are travelling in causes you to arrive too late at the international point of departure in the United Kingdom, the Insurer will pay up to £300 per Insured Person in respect of additional travel and accommodation only expenses to enable you to reach your destination.

Section F – Personal Effects

Not Applicable

Section G – Legal Expenses

Up to £25,000 in respect of legal costs and expenses in pursuit of compensation and/or damages against a third party arising from the death or bodily injury to the Insured Person.

Section H – Winter Sports Extension

Not Applicable

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

The standard excess is shown in your Policy Document. Any increased amount that we require you to pay will be shown on a Policy Endorsement that we have issued to you. Cover is not available to anyone aged 66 years or more at the date of payment of insurance premium unless agreed in writing.

General Exclusions

Any consequence of any act of war invasion, act of foreign enemy, hostilities (whether declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, any act of Terrorism (including Cyber Terrorism) where you are actively engaged and/or where you have travelled or you remain contrary to Foreign & Commonwealth Office travel advice.

There are a number of activities, practices and winter sports that are excluded, please see 'General Exclusions' in the Policy Document.

Wilful self-inflicted injury, solvent abuse, the use of drugs and the effects of alcohol and sexually transmitted diseases.

Unlawful actions.

Stress or anxiety. Depression or any other mental or nervous disorder diagnosed before the Period of Insurance commenced or the trip is booked (whichever is the later), or not diagnosed by a hospital consultant specialising in the relevant field.

Your choosing not to take prescribed medication or other treatment.

Changes of Health where you do not follow the procedure outlined under the 'Pre-existing Medical Conditions' section.

You will not be covered under Section A - Medical Expenses, Section C – Personal Accident or Section D - Cancellation and Curtailment in respect of any defined Pre-existing Medical Condition, or certain other Medical Conditions as detailed (please refer to General Exclusions in the Policy Document).

Exclusions under Section A – Emergency Medical Expenses

Medical Expenses excludes any claim relating to any Pre-existing Medical Condition; any expenses not verified by a medical report; or the cost of medical or surgical treatment later than 52 weeks from the date of accident or illness or elective cosmetic surgery.

Exclusions under Section B - Personal Liability

Personal Liability excludes claims in the course of employment; the ownership possession or use of any aircraft, hovercraft, watercraft or mechanically propelled vehicles, the ownership or use of any land or building other than use of rented temporary accommodation; the ownership or use of any firearm.

Exclusions under Section D – Cancellation or Curtailment

Any claim arising from a Pre-existing Medical Condition including persons not necessarily travelling such as a Close Relative, unless disclosed and cover agreed in writing by the medical helpline on 01702 427 237.

No cancellation cover is available more than 24 months prior to the trip departure date shown on your Booking Invoice or Validation Certificate (as applicable).

The cost of recoverable airport charges, taxes and levies.

Note: The £400 Initial Deposit is not covered under the terms of this policy.

Exclusions under Section E – Delay Departure or Arrival

Any strike, industrial action, publicised at the time of effecting the insurance. The withdrawal of any aircraft, train or sea vessel on the recommendation of a Port Authority, the Civil Aviation Authority or similar body.