

## IMPORTANT INFORMATION – KEY FACTS



Dear Traveller

With regards to the forthcoming trip that you are going on, travel insurance policy **GAXIS40016-01** has been arranged through **Plas Y Brenin**. The purpose of this letter is to acquaint you with some of the key facts concerning the cover provided by the insurance, so that you might have some understanding as to what is, and what is not covered.

This is only a summary however and the full terms and conditions of the policy may be obtained from **Plas Y Brenin**.

### About your insurance...

This insurance is underwritten by Union Reiseversicherung AG, UK Branch and who are authorised in Germany by Bafin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority.

The cover under A. Pre-Travel Policy is valid from the date of purchase until you leave home at the start of their trip.

The cover under B. The cover under policy B starts when you commence your trip and ends when you complete your trip. Alternatively, cover will cease upon expiration of the policy, whichever is the first.

### Cancellation...

If you are unhappy with the terms of the policy please inform **Plas Y Brenin** within **14** days of receipt of your insurance documents.

### 24 Hours Assistance...

For your peace of mind, your policy provides a 24 hour service for emergency medical assistance. Through EMERGENCY ASSISTANCE FACILITIES we provide immediate help in the event of an Insured Persons illness or injury arising during your trip. The policy wording has the details and instructions as to when and how to contact Emergency Assistance Facilities, but for your convenience the telephone is shown below.

**Emergency Tel No: +44 (0) 203 829 6745 – you will need to quote “Globetrotter Active – Plas Y Brenin”**

Emergency Assistance Facilities will liaise with hospitals and doctors, and where necessary guarantee payment of any bills for medical treatment. If medically necessary they will arrange for repatriation to the UK by the best means possible. If required on medical grounds they will make the necessary arrangements for one person to travel to, remain with the Insured Person, and accompany them back to the UK.

### Main Conditions...

This is not an exhaustive list. The full insurance policy is available for inspection from **Plas Y Brenin**.

### SIGNIFICANT RESTRICTIONS AND EXCLUSIONS APPLYING TO ALL PARTS OF THE POLICY

Residency	This policy is only available to persons who are residents of the United Kingdom, the Channel Islands or BFPO.
Insurance Policy	This contains full details of the cover provided plus the conditions and exclusions which apply to it. The full insurance wording available for inspection from <b>Plas Y Brenin</b> . There are conditions and exceptions which apply to individual sections, and general policy conditions which apply to the whole policy.
Policy Limits	Most sections of the policy have limits on the amount the insurers will pay under that section. Some sections also include inner limits e.g. for any one item, or for valuables in total. The policy limits are shown overleaf.
Existing medical conditions	<p>Your policies may not cover claims arising from your existing medical conditions so you need to tell us of anything you know that is likely to affect our acceptance of your cover.</p> <p>So that we can ensure you are provided with the best cover we can offer please read the following questions carefully:</p> <p>1. Have you or anyone travelling with you, ever been treated for:</p> <ul style="list-style-type: none"> <li>• any heart or circulatory condition;</li> <li>• a stroke or high blood pressure;</li> <li>• a breathing condition (such as asthma);</li> <li>• any type of cancer;</li> <li>• any type of diabetes.</li> </ul> <p>2. In the last 2 years have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for test, diagnosis or treatment? If you have answered <b>yes</b> to any of the above questions we may be able to offer some cover and maybe able to cover your medical condition, although an increased premium may be required. To enable us to consider your medical condition please contact Travel Administration Facilities <b>0203 829 6556</b> and quote <b>Globetrotter Active – Plas Y Brenin</b>. This will be charged as a local call from wherever you are calling in the United Kingdom. All calls will be treated in the strictest of confidence.</p> <p>3. You must also tell us if:</p> <ul style="list-style-type: none"> <li>• You are waiting for test or treatment of any description;</li> <li>• Your doctor alters your regular prescribed medical.</li> </ul> <p>Any additional medical conditions not declared will not be covered.</p>
Change in Health	If your health or your on going medication changes between the date the policies were bought and the date of travel you must advise <b>Travellers Administration Facilities on 0203 829 6556</b> as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.
Alcohol, Solvents or Drugs	There is no cover for any claims caused by your past or present use or abuse of drugs, solvents or alcohol.
Hazardous activities	Please note that your policy covers you for activities organised by <b>Plas Y Brenin</b> . Any claims caused by you taking part in a hazardous activity (as defined in the policy) that has not been organised by <b>Plas Y Brenin</b> will not be covered unless an additional premium has been paid and the policy endorsed. Hazardous activities include competitive events, sports, pastimes and any other activity that requires skill and involves increased risk of injury. If you are unsure prior to travel if your activity is covered please contact <b>Plas Y Brenin</b> .
Terrorism, War, Civil disorder	The policy does not cover claims arising from terrorism, war, civil disorder or fear of any of these.
Proof of claim	If you have to make a claim under any section of these policies it is for you to produce sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim. All claims must be submitted via the Organiser, who will advise you of the information required to substantiate the claim.
Property claims	These are settled on an indemnity basis (initial purchase price less a deduction for age, wear and tear) not on a “new for old” or replacement cost basis. Please note there is no cover for property left unattended in a public place, or for property lost or stolen due to a lack of care and attention.

## SCHEDULE OF POLICY COVERS AND EXCESSES

### PRE-TRAVEL POLICY

Section	Cover Limit	Excess
A1.Cancellation	Up to <b>£3,000</b>	<b>£40</b> Loss of Deposit: Nil

### TRAVEL POLICY

Section	Cover Limit	Excess																																																								
B1. Departure delay	<b>£10</b> for the first 12 hours, <b>£10</b> for the following 12 hours, up to a maximum of <b>£100</b>	Nil																																																								
Missed departure	Up to <b>£800</b> per group	Nil																																																								
Organisers expenses	Up to <b>£500</b> per group	Nil																																																								
Abandonment	Up to <b>£3,000</b>	<b>£40</b>																																																								
B2. Personal possessions	Single Article Limit: <b>£250</b> , Valuables Limit: <b>£250</b> Up to a maximum of: <b>£1,000</b>	<b>£40</b>																																																								
Delayed possessions	Up to <b>£100</b> after 12 hours for essential items	Nil																																																								
B3. Personal money	Cash limit <b>£100</b>	<b>£40</b>																																																								
Party Leader Student money	Up to <b>£500</b>	<b>£40</b>																																																								
Party Leader emergency funds	Up to <b>£500</b>	<b>£40</b>																																																								
Loss of travel documents	Up to <b>£150</b>	Nil																																																								
B4. Medical expenses	Up to <b>£5,000,000</b>	<b>£40</b>																																																								
Party Leader Expenses	Up to <b>£20</b> per 24 hours a pupil is confined to a hospital bed Up to a maximum of <b>£200</b>	Nil																																																								
UK expenses	Up to <b>£1,500</b>	<b>£40</b>																																																								
B5.Replacement party leader	Up to <b>£500</b>	<b>£40</b>																																																								
B6.Curtailment	Up to <b>£3,000</b>	<b>£40</b>																																																								
B7.Personal liability	Up to <b>£1,000,000</b>	Standard excess: <b>£40</b> Property excess: <b>£250</b>																																																								
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B9.Personal accident	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Age under 18</th> <th style="text-align: center;">Age 18 and over</th> <th></th> </tr> </thead> <tbody> <tr> <td>(a) Death</td> <td style="text-align: center;"><b>£5,000</b></td> <td style="text-align: center;"><b>£15,000</b></td> <td style="text-align: center;">Nil</td> </tr> <tr> <td>(b) Total loss of sight in one or both eyes*</td> <td style="text-align: center;"><b>£25,000</b></td> <td style="text-align: center;"><b>£25,000</b></td> <td style="text-align: center;">Nil</td> </tr> <tr> <td>(c) Loss of Limb: - whole arm or whole hand</td> <td style="text-align: center;"><b>£12,500</b></td> <td style="text-align: center;"><b>£12,500</b></td> <td style="text-align: center;">Nil</td> </tr> <tr> <td style="padding-left: 20px;">- thumb</td> <td style="text-align: center;"><b>£3,000</b></td> <td style="text-align: center;"><b>£3,000</b></td> <td style="text-align: center;">Nil</td> </tr> <tr> <td style="padding-left: 20px;">- index finger</td> <td style="text-align: center;"><b>£2,250</b></td> <td style="text-align: center;"><b>£2,250</b></td> <td style="text-align: center;">Nil</td> </tr> <tr> <td style="padding-left: 20px;">- any other finger</td> <td style="text-align: center;"><b>£1,000</b></td> <td style="text-align: center;"><b>£1,000</b></td> <td style="text-align: center;">Nil</td> </tr> <tr> <td style="padding-left: 20px;">- whole leg or whole foot</td> <td style="text-align: center;"><b>£12,500</b></td> <td style="text-align: center;"><b>£12,500</b></td> <td style="text-align: center;">Nil</td> </tr> <tr> <td style="padding-left: 20px;">- big toe</td> <td style="text-align: center;"><b>£1,500</b></td> <td style="text-align: center;"><b>£1,500</b></td> <td style="text-align: center;">Nil</td> </tr> <tr> <td style="padding-left: 20px;">- any other toe</td> <td style="text-align: center;"><b>£500</b></td> <td style="text-align: center;"><b>£500</b></td> <td style="text-align: center;">Nil</td> </tr> <tr> <td>(d) Loss of hearing:</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="padding-left: 20px;">- in both ears</td> <td style="text-align: center;"><b>£6,250</b></td> <td style="text-align: center;"><b>£6,250</b></td> <td style="text-align: center;">Nil</td> </tr> <tr> <td style="padding-left: 20px;">- in one ear</td> <td style="text-align: center;"><b>£1,500</b></td> <td style="text-align: center;"><b>£1,500</b></td> <td style="text-align: center;">Nil</td> </tr> <tr> <td>(e) Permanent Total Disablement</td> <td style="text-align: center;"><b>£25,000</b></td> <td style="text-align: center;"><b>£25,000</b></td> <td style="text-align: center;">Nil</td> </tr> </tbody> </table>		Age under 18	Age 18 and over		(a) Death	<b>£5,000</b>	<b>£15,000</b>	Nil	(b) Total loss of sight in one or both eyes*	<b>£25,000</b>	<b>£25,000</b>	Nil	(c) Loss of Limb: - whole arm or whole hand	<b>£12,500</b>	<b>£12,500</b>	Nil	- thumb	<b>£3,000</b>	<b>£3,000</b>	Nil	- index finger	<b>£2,250</b>	<b>£2,250</b>	Nil	- any other finger	<b>£1,000</b>	<b>£1,000</b>	Nil	- whole leg or whole foot	<b>£12,500</b>	<b>£12,500</b>	Nil	- big toe	<b>£1,500</b>	<b>£1,500</b>	Nil	- any other toe	<b>£500</b>	<b>£500</b>	Nil	(d) Loss of hearing:				- in both ears	<b>£6,250</b>	<b>£6,250</b>	Nil	- in one ear	<b>£1,500</b>	<b>£1,500</b>	Nil	(e) Permanent Total Disablement	<b>£25,000</b>	<b>£25,000</b>	Nil	
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#### Claims...

Details of the information necessary in order to process a claim are contained in the policy wording, and should you have to submit a claim, the Organiser will obtain the necessary claim form for you to complete, and advise you what additional information is required.

#### Travel Administration Facilities...

If you need to make a medical declaration and/or material fact please refer to DISCLOSURE OF YOUR MEDICAL CONDITIONS on Page 2 of your policy.

#### Complaints...

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may appeal against the decision in writing, explaining why you do not think our decision is correct.

1. If your complaint is regarding the selling of your policies:

The Managing Director, Infinity Insurance Solutions, 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY.

2. If your appeal is regarding policy cover or the claims or assistance service or Medical screening:

The Claims Manager, Travel Claims Facilities, 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY.

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:

The Branch Manager, URV, 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY, who will review the claims office decision.

If you are still not satisfied with the outcome you may ask the Financial Ombudsman Service (FOS) to review your case.

Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit [www.fos.org.uk](http://www.fos.org.uk)

#### Law applicable to the Insurance...

This insurance is governed by the Law of England and Wales unless you and your insurers have agreed otherwise.

#### About our Service

This insurance is arranged for Plas Y Brenin by Infinity Insurance Solutions Limited who is authorised and regulated by the Financial Conduct Authority FRN 528912. *The Plas Y Brenin is a trading name of the Mountain Training Trust which is an Appointed Representative of Travel Insurance Compliance Services, (a trading name of Maintenance Assist Limited) for the sale of Connected Travel Insurance. Maintenance Assist Limited is authorised and regulated by the Financial Conduct Authority, FRN 516611.*