

BANNER EMERGENCY MEDICAL EXPENSES & TRAVEL INSURANCE

INSURER	Brit Syndicates Limited on behalf of Brit Syndicate 2987 and certain underwriters at Lloyds.
TYPE OF CONTRACT	There are 3 types of contract, Multi-Trip, Annual and Short-Term. Please check your Insurance Certificate to see the type of contract that applies to you.
COVERED TRIP	<p>Short-Term This policy provides cover for a specific period.</p> <p>Multi-Trip This policy provides cover for a maximum of 120 days, with each trip limited to a maximum of 45 days.</p> <p>Annual This policy provides continuous cover for up to 365 days.</p> <p>Cover operates in respect of a period of travel away from your Home Country</p>
GEOGRAPHICAL LIMITS	Please refer to your Insurance Certificate for the Geographical Limits applicable to your insurance.
TERM OF INSURANCE	Please refer to your Insurance Certificate for the dates that cover is effective.
CANCELLATION	You have the right to cancel this insurance at any time. You will, for a period of 14 days from the date you receive your documentation, have a right to cancel this insurance and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges. To exercise your right to cancel please contact Banner.
IN THE EVENT OF A CLAIM	In the event of a serious medical emergency you must contact the emergency medical assistance company stated in the Insurance Certificate as quickly as possible. Claims should be notified to Banner within 60 days of the incident date. Please refer to the Insurance Certificate for contact details.
SUMMARY OF COVER	
<p>This document is a summary only. It does not contain the full terms and conditions of the contract. For full details of all certificate terms, conditions & exclusions please refer to the Insurance Certificate (a copy of which is available on request). The relevant sections of the Insurance Certificate are listed below.</p> <p>Regarding the information that You provide to us when applying for Your policy, You are confirming that You have answered the questions to the best of Your knowledge and belief. It is very important that You check that it is complete and accurate. If it isn't, please contact Banner Financial Services immediately and they will arrange for correction and reissue of the documentation.</p> <p>If any information on the document is not complete and accurate:</p> <ul style="list-style-type: none"> · we may cancel Your policy and refuse to pay any claim, or · we may not pay any claim in full, or · we may revise the premium and/or change any excess, or · the extent of the cover may be affected. <p>The parties are free to choose the law applicable to the insurance contract. Unless specifically agreed to the contrary this shall be subject to English Law.</p> <p>With regard to the information that You provide to us when applying for Your policy, You are confirming that You have answered the questions to the best of Your knowledge and belief. It is very important that You check that it is complete and accurate.</p>	
BENEFIT	SIGNIFICANT & UNUSUAL EXCLUSIONS OR LIMITATIONS (See also overleaf)
<p>Section 1—Emergency Medical and Dental Expenses</p> <p>(a) Emergency Medical Expenses, Evacuation and Repatriation incurred outside your Home Country in respect of Acute (as defined) medical conditions, up to GBP5,000,000</p> <p>(b) Emergency Dental Expenses up to GBP500 for the immediate relief of pain to sound and natural teeth.</p> <p>(c) Emergency Medical Treatment in Home Country up to GBP10,000, if you have returned to your Home Country within the period of insurance and there is no NHS or equivalent available. Cover is available to Annual policyholders only.</p> <p>(d) Emergency Travel Expenses for up to two immediate relatives to travel to or remain with the insured person for a maximum of 10 days, if deemed medically necessary.</p> <p>(e) Provision of fully screened and tested blood if deemed medically necessary</p> <p>(f) Death of the Insured Person, costs for repatriation of the body/ashes and personal effects. Alternatively, funeral expenses incurred outside your Home Country, up to GBP9,000</p>	<p>There is no cover for:</p> <ul style="list-style-type: none"> (i) The provision of prophylaxis or vaccinations or any subsequent treatment that may be necessary due to them not having been administered before the journey commenced. (ii) Treatment provided after 12 months from the date the insured sustained bodily injury or was diagnosed with an Acute condition. (iii) Blood supplies in respect of existing blood disorders. (iv) Expenses incurred in respect of a child who has been born outside the Insured Person's Home Country during a Covered Trip (unless declared to and accepted by Underwriters). (v) Routine dental or optical treatment. (vi) The cost of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a trip, whichever is the later. (vii) Routine medical examinations, checkups, tests, scans, investigations, vaccinations unless they relate to the diagnosis/treatment of an Acute (as defined) condition. (viii) Treatment from a chiropractor, physiotherapist or any source of alternative medicine unless authorised by the Assistance Company (ix) Expenses arising from the failure to follow the advice of the Assistance Company (x) Body piercing or elective surgery (xi) Artificial devices such as hearing aids and artificial limbs (xii) AIDS or claims for repatriation on the grounds of the fear of contracting AIDS from medical treatment (xiii) The first GBP50 of each claim. <p>In respect of Emergency Dental Expenses, there is no cover for cosmetic treatment or treatment that can be delayed until return to your Home Country</p> <p>The condition giving rise to a claim under Section 1 (c) Emergency Medical Treatment in Home Country must first manifest itself whilst you are in your Home Country. There is no cover for costs incurred more than three months after return to your Home Country.</p>

<p>Section 2 - Travel Expenses</p> <p>(a) Cancellation and Curtailment. Reimbursement for irrecoverable deposits, advance payments or other charges you are committed to pay for travel and accommodation, up to GBP2,000.</p> <p>(b) Travel Delay Additional payments up to GBP120 if your travel is delayed for more than 12 hours or cancellation cover if your trip has to be abandoned as a result of the delay.</p> <p>(c) Journey Continuation Additional travel and accommodation expenses, up to GBP1,500, to enable you to continue your trip.</p>	<p>There is no cover for:</p> <p>(i) Claims attributable to any condition or set of circumstances known to you at the time of affecting this insurance or at the time the trip was booked, whichever is the later, where such condition or set of circumstances could have been expected to give rise to cancellation or curtailment of your trip.</p> <p>(ii) Failure to apply for a passport or visa</p> <p>(iii) Disinclination to travel, phobias, anxiety, loss of enjoyment of the trip or personal financial circumstances (other than redundancy after the issue date of the insurance provided you had no prior knowledge).</p> <p>(iv) Any claim in respect of the death of pets or animals or in respect of any unlawful or criminal proceedings</p> <p>(v) Any claim in respect of financial failure of a carrier or service provider</p> <p>(vi) The first GBP50 of each claim (sections 2(a) and (c) only)</p> <p>In respect of Travel Delay written confirmation must be obtained from the carrier of the actual date and time of departure and reason for the delay before a claim can be considered under this section. There is no cover for any claim arising from the failure to check in according to the itinerary supplied to the insured.</p> <p>Section 2 (c) Journey Continuation does not cover claims arising from any contingency that had started or been forecast before the insurance was affected. In respect of claims due to the mechanical breakdown of non-scheduled transport, the insured must obtain a garage or motoring organisation report confirming the date, time and cause of the breakdown.</p>
<p>Section 3 - Personal Accident</p> <p>Cover for death or permanent disability as a direct result of an accident which occurs during your trip.</p>	<p>(i) The death benefit is limited to GBP5,000 for insured persons under 18 years of age.</p> <p>(ii) There is no cover for aviation, except as a passenger on a commercial flight.</p> <p>(iii) There is no cover for extreme sporting activities involving physical contact or a significant risk of bodily injury.</p>
<p>Section 4 - Personal Liability.</p> <p>Cover for costs up to GBP2,000,000 you are legally liable to pay in respect of accidental death, injury or illness or third party property damage.</p>	<p>(i) Underwriters written consent must be obtained before admitting liability and/or incurring legal costs</p> <p>(ii) There is no cover for the first GBP50 of any claim.</p>
<p>Section 5 - Personal Property</p> <p>(a) Personal Baggage Up to GBP2,000 for loss of or damage to Portable Goods (as defined) whilst outside your Home Country. Up to GBP250 in respect of additional travel and accommodation costs in obtaining a replacement passport or driving licence. Up to GBP200 for reasonable expenses incurred in obtaining replacement clothing and toiletries following temporary loss of personal baggage.</p> <p>(b) Money & Cash, up to GBP1,000. Includes loss of cash, postal and money orders, traveller's cheques, travel tickets, credit cards whilst on a trip.</p>	<p>In respect of Personal Baggage:</p> <p>(i) If the damaged, lost or stolen property is more than two years old a deduction will be made for wear and tear and depreciation.</p> <p>(ii) Underwriters liability for any one single item, pair, set or collection is limited to GBP300.</p> <p>(iii) Loss of airline tickets is limited to a maximum of GBP1,500.</p> <p>(iv) Loss of or accidental damage to Valuables (as defined) is limited to GBP500 in total.</p> <p>(v) Loss of or accidental damage to prescription spectacles is limited to GBP250.</p> <p>(vi) Loss of or accidental damage to mobile telephones is limited to GBP150 in all. There is no cover for mobile phone accessories or related costs.</p> <p>(vii) There is no cover for losses not reported to the police or appropriate authorities within 48 hours of discovery and report obtained.</p> <p>(viii) Loss from unattended vehicles is excluded unless items were in a locked boot/luggage compartment and there is evidence of forced entry.</p> <p>(ix) There is no cover for household or non-portable items, pedal cycles and accessories, sports equipment whilst in use, mobility aids, loss/damage to hired equipment or loss/damage to contact, corneal or micro-corneal lenses.</p> <p>(x) There is no cover for loss or damage whilst in the custody of an airline or carrier unless reported immediately upon discovery to the carrier and a written report obtained.</p> <p>(xi) The first GBP50 of each claim is not covered.</p> <p>In respect of Money & Cash:</p> <p>(i) A cash limit of GBP500 applies per person.</p> <p>(ii) There is no cover for losses not reported to the police or appropriate authorities within 48 hours of discovery and report obtained.</p> <p>(iii) Losses from unattended vehicles are not covered.</p> <p>(iv) The first GBP25 of each claim is not covered.</p>
<p>Section 6 - Business Equipment</p> <p>Loss of or accidental damage to Business Equipment (as defined) up to GBP1,500.</p>	<p>This section is available with Short Term and Multi Trip cover and as an optional extra with Annual cover</p> <p>(i) There is no cover for losses not reported to the police or appropriate authorities within 48 hours of discovery and report obtained.</p> <p>(ii) Loss from unattended vehicles is excluded unless items were in a locked boot/luggage compartment and there is evidence of forced entry. In respect of such losses Underwriters liability is limited to GBP750 in total.</p> <p>(iii) There is no cover for mobile phones and accessories.</p> <p>(iv) There is no cover for loss or damage whilst in the custody of an airline or carrier unless reported immediately upon discovery to the carrier and a written report obtained.</p> <p>(v) The first GBP100 of each claim is not covered.</p>
<p>Section 7 - Hijack</p> <p>Up to GBP1,000, if detained for a period in excess of 24 hours.</p>	<p>i) Underwriters liability is liability to GBP50 for each 24hr day. Up to a maximum of GBP1,000.</p> <p>ii) The first 24hrs is not covered.</p>

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS / LIMITATIONS

War and Related Risks	<p>There is no cover for</p> <p>(i) War unless added by endorsement and an additional premium paid.</p> <p>(ii) terrorism occasioned by any nuclear, chemical or biological cause.</p> <p>(iii) travel to the following unless such trips are declared and accepted in writing and an additional premium paid: Afghanistan, Chechnya, Central Africa Republic, Chad, Democratic Republic of Congo, Egypt, Iran, Iraq, Israel/Palestine (West Bank, Gaza Strip and Occupied Territories), Kenya, Lebanon, Libya, Nigeria, Pakistan, Somalia, South Sudan, Sudan, Syria and Yemen.</p> <p>(iv) for North Korea.</p>
Medical Conditions	<p>There is no cover for:</p> <ul style="list-style-type: none"> • Any trip that is undertaken against the advice of a qualified medical practitioner or with the intention of obtaining medical treatment. • Any condition that is or becomes Chronic (as defined) • Any person who has received a terminal prognosis • Failure to take reasonable precautions or preventative treatment or prophylaxis • Mental illness and psychiatric or nervous disorders, anxiety, stress or depression. • Any Pre-Existing Condition (as defined) that has not been Medically Screened (as defined) and accepted in writing by Underwriters.
Recreational Activities	<p>This Insurance provides automatic cover for certain recreational activities, please refer to the Insurance Certificate for full details. No other sports or activities will be covered by this Insurance unless specifically agreed in advance by Underwriters. There is no cover for claims arising from operational duties as a member of the armed forces; professional sports; professional entertaining; sports tours; sports competitions; driving or riding motorcycles over 200cc (conditions apply, see Insurance Certificate for full details), manual work unless undertaken on a voluntary basis or any sport or activity which involves physical contact or a significant risk of Bodily Injury.</p>
General Exclusions	<p>There is no cover for claims where the insured is under the influence of alcohol or non prescribed drugs, solvent abuse, suicide, attempted suicide, wilful self injury, deliberate exposure to exceptional danger or participation in any illegal occupation or criminal act.</p>
Other Insurances	<p>Underwriters shall not be liable for expenses arising from or relating to cover provided by any other insurance policy, national health scheme or reciprocal health agreement.</p>
Definitions	<p>Home Country means either the country which is your regular place of abode prior to the commencement of a Covered Trip, as declared on your application form or any country for which you hold a passport.</p> <p>Acute means a medical problem which first manifests itself with a sudden, distinct onset of marked intensity and is of such severity and nature as would lead the Insured Person to seek immediate medical attention.</p> <p>Portable shall mean an item that can be carried in hand luggage or suitcase.</p> <p>Valuables shall mean watches, jewellery and items comprised of precious metals or stones.</p> <p>Business Equipment shall mean computers, laptops, printers, camcorders, cameras, musical instruments used for business purposes, provided each item over the value of GBP300.</p> <p>Chronic means any condition or manifestation of symptoms that has been experienced over a long period of time, or which is ongoing, persistently recurring, requires frequent or regular medical attention or supervision, or which does not respond to treatment and is beyond all reasonable hope of improvement.</p> <p>Pre-Existing Condition means any ongoing medical condition or set of symptoms which have been experienced and for which treatment or medical advice have been sought prior to the inception of the Insurance.</p> <p>Medically Screened means</p> <p>(i) a medical assessment prior to the inception of the Insurance by either a medical screening company authorised by Underwriters or the Chief Medical Officer of the organisation on whose behalf the Insured Person is travelling or,</p> <p>(ii) disclosure of a Pre-Existing Condition by the Insured Person which is declared to and accepted in writing by Underwriters prior to the inception of the insurance.</p>
Age Limit	<p>There is no cover for any person who exceeds the age of 75 years at the commencement of the Covered Trip.</p>
Excess	<p>Under most sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown on the Insurance Certificate.</p>

COMPLAINTS PROCEDURE

In the event that you are not happy with any aspect of our service, we will aim to resolve the issue as quickly as possible.

Step 1: Let your usual point of contact know

We need to know the nature of your complaint and how you think the problem should be resolved. You can do this by:

Telephoning us using the number shown on any of our letters

Writing to our Customer Service Department, Globe House, 24 Turret Lane, Ipswich, Suffolk, IP4 1DL

Tel: 0345 450 8549

We will try to resolve the problem within three working days. If we are unable to do this, we will write to you within five working days to either:

Tell you what we've done to resolve the problem; or

Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We always aim to resolve your complaint at this stage. In any event we will respond to you with our decision within 2 weeks, or 4 weeks if your complaint is more complex. We will write to you within 2 weeks explaining our need for a longer period of investigation if necessary.

Step 2: Escalation

Should you remain dissatisfied, you may if you wish, refer your complaint to Lloyd's, who will investigate and assess this complaint. Lloyd's contact details are as follows:

Complaints

Lloyd's

One Lime Street

London EC3M 7HA

Email: complaints@lloyds.com

Telephone: +44 (0)20 7327 5693

Fax: +44 (0)20 7327 5225

Web: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

Ultimately, should you remain dissatisfied with Lloyd's final response, you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can reach FOS at:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0800 0234 567 (normally free for land line users), or 0300 1239 123 (charged at the same rate as 01 or 02 numbers on mobile phone tariffs)

Web: www.financial-ombudsman.org.uk

The FOS opening hours are: Monday to Friday – 8am to 8pm; Saturday – 9am to 1pm"

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade)

Further information about compensation scheme arrangements is available from the

The Financial Services Compensation Scheme (FSCS), 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

0800 678 1100

<http://www.fscs.org.uk/>

The Financial Services Compensation Scheme opening hours are:

Monday to Friday 8.30am to 5.30pm, excluding public holidays