

BANNER EMERGENCY MEDICAL EXPENSES & TRAVEL INSURANCE POLICY

INSURER	This insurance is provided by AmTrust Europe Limited.
TYPE OF CONTRACT	The insurance provides financial protection including medical assistance for trips outside your Home Country. There are 3 types of contract, Multi-Trip, Annual and Short-Term. Please check your Certificate of Insurance 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 a 12-month policy contract and provides cover for a maximum of 120 days in total, with each trip limited to a maximum of 45 days.</p> <p>Annual This policy provides continuous cover for a period of up to 365 days.</p>
GEOGRAPHICAL LIMITS	Cover operates in respect of a period of travel away from your Home Country. Please refer to Certificate of Insurance for the Geographical Limits applicable to your insurance away from your Home Country.
PERIOD OF INSURANCE	Please refer to the Certificate of Insurance issued by Banner Financial Services 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 or from the start of the policy have a right to cancel this insurance and receive a refund. Please contact Banner Financial Services to do so. After this time you can cancel the policy by writing to Banner Financial Services and giving 30 days notice. The amount of refund depends on the covered trip type and when you cancel. Please refer to the cancellation section in the Policy document for further information on the amount refundable. An administration fee may be charged.
IN THE EVENT OF A CLAIM	In the event of a serious medical emergency you must contact the emergency medical assistance company stated on the Certificate of Insurance and within the Policy document as quickly as possible. Please refer to the claims procedure in the Policy document for further claims information.
SUMMARY OF COVER	
This document is a summary only. It does not contain the full terms and conditions of the contract and does not form part of the policy. For full details of all terms, conditions & exclusions please refer to the International Emergency Medical Expenses & Travel Insurance Policy document (a copy of which is available on request). The relevant policy sections are listed below. This should be read in conjunction with the Certificate of Insurance which details who is covered and any attached endorsements that amend the cover.	
STATEMENT OF FACT	
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. If any information on the document is not complete and accurate:	
<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 	
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 GBP 5,000,000</p> <p>(b) Emergency Dental Expenses up to GBP 500 for the immediate relief of pain to sound and natural teeth.</p> <p>(c) Emergency Medical Treatment in Home Country up to GBP 10,000, 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 GBP 9,000.</p>	<p>There is no cover for:</p> <p>(i) Certain medical conditions. Please see the Medical condition section below.</p> <p>(ii) 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.</p> <p>(iii) Treatment provided after 12 months from the date the insured sustained bodily injury or was diagnosed with an Acute condition.</p> <p>(iv) Blood supplies in respect of existing blood disorders.</p> <p>(v) 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 Us)</p> <p>(vi) Routine dental or optical treatment.</p> <p>(vii) 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.</p> <p>(viii) Routine medical examinations, checkups, tests, scans, investigations, vaccinations unless they relate to the diagnosis/treatment of an Acute (as defined) condition.</p> <p>(ix) Treatment from a chiropractor, physiotherapist or any source of alternative medicine unless authorised by the Assistance Company</p> <p>(x) Expenses arising from the failure to follow the advice of the Assistance Company</p> <p>(xi) Body piercing or elective surgery</p> <p>(xii) Artificial devices such as hearing aids and artificial limbs</p> <p>(xiii) AIDS or claims for repatriation on the grounds of the fear of contracting AIDS from medical treatment</p> <p>(xiv) The first GBP 50 of each claim.</p> <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 on return to your Home Country must be Acute for cover to apply. There is no cover for costs incurred more than three months after return.</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 GBP 2,000.</p> <p>(b) Travel Delay Additional payments up to GBP 120 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 GBP 1,500, 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. (ii) Failure to apply for a passport or visa (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). (iv) a Pre-Existing Medical Condition of persons not necessarily travelling but upon whom travel depends, (v) Any claim in respect of the death of pets or animals or in respect of any unlawful or criminal proceedings (vi) Any claim in respect of financial failure of a carrier or service provider (vii) The first GBP 50 of each claim (sub 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 by the carrier.</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, You 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 up to GBP 10,000 for death or GBP 25,000 for permanent disability as a direct result of an accident which occurs during your trip.</p>	<p>(i) The death benefit is limited to GBP 5,000 for insured persons under 18 years of age. (ii) There is no cover for aviation, except as a passenger on a commercial flight. (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 GBP 2,000,000 you are legally liable to pay in respect of accidental death, injury or illness or third party property damage.</p>	<p>(i) Insurers written consent must be obtained before admitting liability and/or incurring legal costs (ii) There is no cover for the first GBP 50 of any claim.</p>
<p>Section 5 - Personal Property</p> <p>(a) Personal Baggage Up to GBP 2,000 for loss of or damage to Portable Goods (as defined) whilst outside your Home Country. Up to GBP 250 in respect of additional travel and accommodation costs in obtaining a replacement passport or driving licence. Up to GBP 200 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. (ii) Insurers liability for any one single item, pair, set or collection is limited to GBP 300. (iii) Loss of airline tickets is limited to a maximum of GBP 1,500. (iv) Loss of or accidental damage to Valuables (as defined) is limited to GBP 500 in total. (v) Loss of or accidental damage to prescription spectacles is limited to GBP 250. (vi) Loss of or accidental damage to mobile telephones is limited to GBP 150 in all. There is no cover for mobile phone accessories or related costs. (vii) There is no cover for losses not reported to the police or appropriate authorities within 48 hours of discovery and report obtained. (viii) Loss from unattended vehicles is excluded unless items were in a locked boot/luggage compartment and there is evidence of forced entry. (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. (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. (xi) The first GBP50 of each claim is not covered.</p> <p>In respect of Money & Cash:</p> <p>(i) A cash limit of GBP 500 applies per person. (ii) There is no cover for losses not reported to the police or appropriate authorities within 48 hours of discovery and report obtained. (iii) Losses from unattended vehicles are not covered. (iv) The first GBP 25 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 GBP 1,500.</p>	<p>This section is available with Short Term and Multi Trip cover and as an optional extra for an additional premium 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. (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, Insurers liability is limited to GBP 750 in total. (iii) There is no cover for mobile phones and accessories. (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. (v) The first GBP1 00 of each claim is not covered.</p>
<p>Section 7 - Hijack</p> <p>Up to GBP 1,000, if detained for a period in excess of 24 hours.</p>	<p>i) Insurers liability is limited to GBP 50 for each 24hr day. Up to a maximum of GBP 1,000. 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 to the Certificate of Insurance 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, Cuba, 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. (Sanctions limitations may apply)</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 below). • 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 below).
Recreational Activities	<p>This Insurance provides automatic cover for certain recreational activities, please refer to the Policy document for full details. No other sports or activities will be covered by this Insurance unless specifically agreed in advance by the Insurers. Recreational activities that can be included for and additional premium are specified in the Policy document.</p> <p>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 the Policy document 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 person 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>Insurers 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 is over the value of GBP 300.</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 this 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 in the Policy document.</p>

COMPLAINTS PROCEDURE

If the complaint is about the way a policy was sold or administered

If at any time You have any query or complaint regarding the way the Policy was sold or the administration of the policy, You should in the first instance contact:

Customer Services Department
Banner Financial Services
Globe House
24 Turret Lane
Ipswich
Suffolk
IP4 1DL

Telephone: **+44 (0)345 450 8549**
E-mail: info@bannergroup.com

For all other complaints

AmTrust Europe Limited aim to give a high level of service at all times. However, if you have a complaint about the Policy please contact:

AmTrust Europe Complaints
AmTrust Europe Limited
Market Square House
St James's Street
Nottingham
NG1 6FG

Telephone: **+44 (0) 115 934 9852**
E-mail: complaints@amtrusteu.co.uk

We will contact you within five days of receiving your complaint to inform you of what action We are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take Us longer than four weeks We will tell you when you can expect an answer.

If you purchased the insurance in the UK, You may be able to refer the matter to The Financial Ombudsman Service who can review complaints from 'eligible complainants' which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million.

Further information can be found at: <http://www.financial-ombudsman.org.uk/default.htm>.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: **0800 023 4567 or 0300 123 9 123 or 0044 20 7964 0500** (if outside UK)
Email: complaint.info@financial-ombudsman.org.uk

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at <http://ec.europa.eu/consumers/odr/>.

This complaints procedure does not affect any legal right to take action against Us.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The insurer is covered by the Financial Services Compensation Scheme (FSCS). 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 FSCS. Please see the Policy document for details.

LAW APPLICABLE

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.

YOUR INSURER

This policy is insured by AmTrust Europe Limited. Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG. Registered in England and Wales; Company Number 01229676, Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority; Firm Reference Number 202189.