

International Emergency Medical Expenses & Travel Insurance



0345 450 85 49

www.bannergroup.com

 /bannergroup  @bannerinsurance

Pre-existing Medical Conditions

Cover is excluded for any defined Pre-existing Medical Condition.
If in doubt please call our Healthcheck in confidence on:

+44 (0)1702 427 179

Important Declaration

This insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond Your reasonable control. Any questions We ask must be answered completely and truthfully otherwise You may not be covered. In addition, anyone named under the policy must have read and understood the following relating to **Pre-Existing Medical Conditions**:

Conditions that DO NOT need to be declared:

Asthma (under control), Attention Deficit Hyperactivity Disorder, Blindness, Blood Pressure (regulated and under control), Cholesterol (under control), Colitis (no hospital admissions in last 12 months), Common Cold /Influenza, Cuts & Abrasions (non self-inflicted), Deafness, Diabetes diet controlled, Diabetes tablet controlled, Diabetes Insulin controlled (only if under control and no other health conditions / no hospital visits or hypo black outs in last 12 months), Diarrhoea and/or vomiting (resolved), Eczema, Fungal Nail Infection, Gastric Reflux, Glaucoma, Gout, Haemorrhoids (Piles), Hay Fever, Hip Replacement (provided not within 6 months), Migraine (confirmed diagnosis, no ongoing investigations), Nasal Polyp(s) (benign), Neuralgia, Neuritis Nut Allergy, Reflux Oesophagitis, Rhinitis (Allergic), Sinusitis.

Any conditions arising from any Medical operations that occurred over 12 months prior to the date of booking the trip that have had NO complications since the surgery was undertaken

Do You or a Immediate Relative have a Pre-Existing Medical Condition?

YES

Have You or a Immediate Relative received a terminal prognosis for any medical condition?

YES

Are You or a Immediate Relative aware of a medical condition but have not received a formal diagnosis?

YES

Are You or a Immediate Relative on a waiting list or have the knowledge of the need for surgery in a hospital?

YES

Are You aware of any circumstances that could reasonably be expected to give rise to a claim on this policy?

YES

If You have answered no to all the questions above You do not need to contact the medical screening helpline

YES

If You have answered yes to any of these questions, You must contact the medical screening helpline on +44 (0)1702 427 179

This should be done at the time of taking out this insurance or booking Your journey. The medical screening helpline will confirm whether or not cover is available for the condition. An additional premium may be payable. Failure to contact the medical screening helpline may invalidate any claim.

An incomplete or inaccurate declaration may invalidate any claim under:

Section 1 - Medical Expenses
Section 2 - Cancellation or Curtailment
Section 3 - Personal Accident

Only in any of these three circumstances do You need to contact the medical screening helpline on +44 (0)1702 427 179

Definitions of a Pre-Existing Medical Condition:

Means

any condition for which You (or any other person not necessarily travelling but upon whom travel depends such as a Immediate Relative) have ever received treatment (including surgery, tests or investigations by Your doctor or a consultant/specialist, or prescribed drugs/medication).any Medical Condition for which You (or any other person not necessarily travelling but upon whom travel depends such as a Immediate Relative) have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months, or prescribed drugs/medication.

If cover is required in respect of any PRE-EXISTING MEDICAL CONDITION not listed above please call Our medical screening helpline in confidence on: +44 (0)1702 427 179

The medical screening helpline may be contacted between 09.00 and 17.00 Monday to Friday and 10.00 to 16.00 on Saturdays. Medical screening is optional for those persons wishing to establish if additional cover may be offered to include Pre-Existing Medical Conditions. You will be asked for Your personal and travel details. Please have Your individual policy number to hand if known. Please see page 2 for policy definition of **Pre-Existing Medical Condition**

Please Note

One of the many benefits of travel insurance is the easy access it affords to professional assistance if You suddenly fall ill abroad. However, travel insurance is not a substitute for private medical insurance. It is important to note that cover is only provided for necessary emergency treatment in the event of an accident or unexpected illness that has been approved by Our assistance company.

On contacting the medical screening helpline, You will be advised whether the Pre-Existing Medical Condition may be covered, an optional additional premium may be quoted and whether any amendments will be made to the policy terms and conditions. If terms can be provided for the condition and You elect to take up the offer of the additional cover, You will be given a medical screening reference number and a letter will be sent to You upon receipt of payment. Any additional premiums must be paid directly to the medical screening company and not the company You are arranging Your travel insurance with.

Should you not wish to take advantage of the optional terms quoted by the medical helpline, cover for the Medical Condition in question will be excluded.

There is no cancellation or curtailment cover for a Pre-Existing Medical Condition of persons not necessarily travelling but upon whom travel depends, such as a Immediate Relative, unless disclosed to Healthcheck and additional cover agreed. Please also see general exclusions for additional details of other excluded Medical Conditions.

Change of Health

If Your health changes after the date this policy was purchased, then You must contact the medical helpline immediately if:

You have reason to believe that Your journey may need to be cancelled or curtailed, or

You are aware of any other circumstance that could reasonably be expected to result in a claim on this policy; or

a doctor has advised You against travelling or You believe would do so if his/her advice was sought; or

You have any medical condition for which You received a terminal prognosis.

Provided the journey was booked before the change of health occurred, You may have a valid cancellation claim if You have to cancel Your journey, or if We cannot provide the cover required.

If advised about Your change of health, the medical screening helpline will tell You if We can provide cover for any claim arising from this change of health, and if so, whether any additional premium is required, or any additional terms apply. If We agree to cover any change in health, then We will confirm this in writing. If You do not let the medical screening helpline know about any of Your changes of health, then You may not have the cover You need and it may invalidate Your policy or reduce the amount of any claim.

International Emergency Medical Expenses and Travel Insurance Certificate

This Policy is a contract between *You* (named in the *schedule*) and certain underwriters at Lloyd's (hereafter referred to as *Us, Our, We*).

Provided the premium specified has been paid in the required manner *We* will provide the insurance specified in this Policy and *schedule* and any attached endorsements during the *period of insurance*.

All information supplied to *Us* by or on behalf of *You* is deemed to be incorporated in and shall form the basis of this Policy.

Each Insured Person is insured separately, the terms and conditions of the Certificate apply separately to each Insured Person.

Please read this document carefully in conjunction with your validating Certificate of Insurance

If you have any reason to believe that the validating Certificate of Insurance is incorrect and does not provide the cover you requested, then please return it to the Banner Financial Services, 100 Cedarwood, Chineham Park, Basingstoke, Hampshire, RG24 8WD for their consideration immediately with a note detailing your query.

Schedule of Sums Insured applicable to each Insured Person

(PLEASE SEE THE CERTIFICATE WORDING FOR COVERAGE DETAILS)

Sections	*Excess GBP	Sum Insured GBP
1. EMERGENCY MEDICAL AND DENTAL EXPENSES		
Emergency Medical, Repatriation, Evacuation and Travel Expenses	GBP50	up to GBP5,000,000
Emergency Medical Expenses in Home Country	GBP50	up to GBP10,000
Emergency Dental Expenses (for the relief of immediate pain only)	GBP50	up to GBP500
2. TRAVEL EXPENSES		
Cancellation and Curtailment, Travel Delay and Journey Continuation	GBP50	up to GBP2,000
3. PERSONAL ACCIDENT		
Death	GBPNil	up to GBP10,000
Loss of limb(s)/eye(s)	GBPNil	up to GBP25,000
Permanent total disablement (For persons under 18 the maximum payment under this section is GBP5,000)	GBPNil	up to GBP25,000
4. PERSONAL LIABILITY	GBP50	up to GBP2,000,000
5. PERSONAL PROPERTY		
Personal Baggage (Single Item Limit of GBP300)	GBP50	up to GBP2,000
Money and Cash (Cash Limit GBP500)	GBP25	up to GBP1,000
6. BUSINESS EQUIPMENT (Included with Short Term & Multi-Trip cover, optional extra with Annual cover)	GBP100	up to GBP1,500
7. HIJACK	GBPNil	up to GBP1,000

Lloyd's is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Definitions

Wherever the following words or phrases appear in this document, they have the meanings shown below.

Acute	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.
Assistance Company	The company as detailed under Claims Procedure on page 20, appointed by Us to provide assistance in the event of You experiencing a medical emergency whilst on a Covered Trip during the Period of Insurance.
Banner	Banner Financial Services is a trading name of Harrison Beaumont Insurance Services Ltd who is authorised and regulated by the Financial Conduct Authority. (FCA Registered Number 303968)
Chronic	any condition or manifestation of symptoms that has been experienced over a long period of time, or which is on-going, 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.
Close Business Colleague	any person whose absence from business for one or more complete days at the same time as the absence of the Insured Person prevents the effective continuation of that business.
Covered Trip	As defined under Types of Contract.
Emergency Medical Expenses	all usual, customary and reasonable costs incurred in the diagnosis and treatment of an Acute medical condition, including medical and surgical treatment, and hospital and nursing home care (if prescribed or ordered by a qualified medical practitioner).
Emergency Medical Evacuation	transportation to another country for treatment if deemed medically essential by the Medical Officer of the Assistance Company.
Emergency Medical Repatriation	transportation to Insured Person's Home Country if deemed medically essential by the Medical Officer of the Assistance Company.
Excess	An excess is an amount of money which is deducted from any claim made by each Insured Person under any Section of the Insurance to which such excess applies.
Hijack	the unlawful seizure or wrongful exercise of control of an aircraft or other means of transportation in which the Insured Person is travelling.
Home Country	either the country which is the Insured Person's regular place of abode prior to commencement of the Covered Trip which has been declared on the Application Form, or any country for which the Insured Person holds a passport.
Illness	a sudden, unexpected and distinct deterioration in the health of the Insured Person, which first manifests itself during the Period of Insurance, and is certificated by a qualified medical practitioner, as requiring immediate medical attention.
Immediate Relatives	any of the following persons who are under 75 years of age at the time of the Covered Trip: The Insured Person's wife, husband, fiancé(e), mother, father, son or daughter, (both natural or legally adopted), sister or brother, grandparent, grandchild, mother in law, father in law, brother in law or sister in law.
Insured Person	the person or persons named in the validating Certificate of Insurance.
Kidnap	the illegal taking and holding captive of the Insured Person by a person(s) who then demand a specific form of asset of the Insured Person or a ransom as a condition of their release.
Medical Officer of the Assistance Company	the individual or their authorised representative appointed from time to time.
Medically Screened	i) a medical assessment prior to the inception of the Insurance by either a medical screening company authorised by Us or the Chief Medical Officer of the organisation on whose behalf the Insured Person is travelling, or ii) disclosure of a Pre-Existing Medical Condition by the Insured Person, which is declared to and accepted in writing by Us prior to the inception of the Insurance.
Period of Insurance	the cover dates specified in the validating Certificate of Insurance.
Portable	capable of being carried in hand luggage or suitcase.
Pre-Existing Medical Condition	any condition for which You (or any other person not necessarily travelling but upon whom travel depends such as a Immediate Relative) have ever received treatment (including surgery, tests or investigations by Your doctor or a consultant/specialist, or prescribed drugs/medication).any Medical Condition for which You (or any other person not necessarily travelling but upon whom travel depends such as a Immediate Relative) have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months, or prescribed drugs/medication.
Terrorism	an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.
Us/Our/We	Certain underwriters at Lloyd's

Valuables	watches, jewellery and items comprised of precious metals or stones.
War	war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
You	the Insured Person(s) as shown on the validating Certificate of Insurance.

Types of Contract

There are three types of contract, all of which have the same level of cover available. They differ in respect of the length of the period for which the cover is provided. The type of contract that applies to you is detailed in the validating Certificate of Insurance. They are:

Multi-Trip

This Certificate provides cover for a maximum of 120 days during the Period of Insurance.

A Covered Trip shall mean a period of travel up to 45 consecutive days duration away from your Home Country which takes place entirely during the Period of Insurance and within the Geographical Limits specified in the validating Certificate of Insurance. Such trip shall be deemed to commence from the time you leave your home or place of business in your Home Country, whichever is the later, and shall end at the time you first return to your home or place of business in your Home Country, whichever is the sooner. A trip which exceeds 45 days duration shall not be deemed a Covered Trip.

Annual

This Certificate provides continuous cover for 365 consecutive days.

A Covered Trip shall mean a period of travel away from your Home Country which commences during the Period of Insurance and within the Geographical Limits specified in the validating Certificate of Insurance. Such trip shall be deemed to commence from the time you leave your home or place of business in your Home Country, whichever is the later, and shall end at the time you return to your home or place of business in your Home Country or at expiry of the Period of Insurance, whichever is the sooner.

Short-Term

This Certificate provides cover for a specific period.

A Covered Trip shall mean a period of travel away from your Home Country which takes place entirely during the Period of Insurance and within the Geographical Limits specified in the validating Certificate of Insurance. Such trips shall be deemed to commence from the time you leave your home or place of business in your Home Country, whichever is the later, and shall end at the time you first return to your home or place of business in your Home Country, whichever is the sooner.

Hijack or Kidnap

If you are the victim of a Hijack or Kidnap, cover will continue for up to 52 weeks from the date of hijack or kidnap or until you return to your Home Country, whichever is the earlier.

Recreational Activities

This Insurance may not cover you when you take part in certain sports or activities where there is a high risk of injury. You must check that this Insurance covers your requirements.

Activities Automatically Covered

This Insurance provides automatic cover for you whilst participating in the following activities during a Covered Trip provided that you are not participating in competitions and/or sports tours:

archery, angling, athletics, badminton, banana boating, baseball, basketball, body boarding, bowls, camping, cricket, croquet, cycling (excluding touring and racing), football, golf, gymnastics, handball, hill walking (not involving ropes/guides), hiking, jet skiing (excluding third party liability), jogging, marathon running, motor cycling (up to 200cc), mountain biking (excluding stunts/racing), orienteering, netball, parascending (over water only), pony trekking, kayaking, canoeing or white water rafting up to grade 3 (inland waters only and provided under the control of an officially licensed outdoor pursuits organisation), rambling, racquetball, roller skating, rounders, rowing (inland waters only), safari (provided an organised excursion with a tour operator), scuba diving to a depth of 30 metres (provided you hold a recognised diving qualification and are accompanied by a fellow certificated diver), shooting (excluding hunting), snorkelling/skin diving, skate boarding, softball, squash, surfing, swimming, table tennis, ten pin bowling, tennis, trekking (maximum altitude 3,000m), trampolining, volleyball, water polo, water skiing (excluding jumping), yachting, boating or windsurfing in inland or coastal waters (12 mile limit and excluding third party liability). No other sports or activities will be covered by this Insurance unless specifically agreed by Us and the validating Certificate of Insurance endorsed accordingly.

Recreational Activities Extension

(available at an additional premium)

You may extend this Insurance to cover you whilst participating in the activities listed below during a Covered Trip, subject to payment of an additional premium::

abseiling, alpine skiing (including off piste provided such activity is not undertaken alone and/or against local authoritative warning or advice), american football, ballooning, curling, cycle touring, dry slope skiing, fencing, go karting, hockey, horse riding (excluding hunting/show jumping/eventing), ice skating, ice hockey, judo, lacrosse, martial arts, Nordic skiing, off road driving (excluding third party liability), paintballing, kayaking, canoeing or white water rafting grades 4 & 5 (inland waters only and provided under the control of an officially licensed outdoor pursuits organisation), rugby, ski bobbing/ski doo, snow boarding, weight lifting, wrestling.

Cover under this Extension will be operative if agreed in advance by Us and the validating Certificate of Insurance endorsed accordingly. This Extension will not apply if you are participating in competitions and/or sports tours. No other sports or activities will be covered unless specifically agreed by Us and the validating Certificate of Insurance endorsed accordingly.

Section One

Emergency Medical and Dental Expenses

What is covered

(a) Emergency Medical Expenses

Emergency Medical Expenses which cannot be reasonably delayed until the Insured Person returns to their Home Country, including costs of Emergency Medical Evacuation and Emergency Medical Repatriation in the event that the Insured Person sustains bodily injury or suffers from an Acute condition during the Covered Trip.

If, after consultation with the local treating doctor, the Medical Officer of the Assistance Company deems it necessary, then the Assistance Company will make the appropriate arrangements for you to be treated at the hospital or clinic which the Assistance Company decide is most suitable having regard to the treatment required.

Should it be deemed medically essential by the Medical Officer of the Assistance Company, you will be transported to a country with adequate facilities or your Home Country. All expenses will be covered up to the sum insured stated in the Schedule of Sums Insured for Emergency Medical Expenses, Emergency Medical Repatriation, Emergency Medical Evacuation and travel expenses.

(b) Emergency Dental Expenses (not covered in Home Country)

Up to the sum insured stated in the Schedule of Sums Insured for Emergency Dental Expenses in respect of emergency dental treatment for the immediate relief of pain only to sound and natural teeth. No cover is available for cosmetic treatment or any treatment which could reasonably be delayed until the Insured Person returns to their Home Country.

(c) Emergency Medical Treatment in the Home Country

This section is only available if you have Annual cover for which the Covered Trip is still in force and you have returned to your Home Country where there is no National Health Service or the equivalent available.

i) You will be covered for the cost of Emergency Medical Expenses, up to the sum insured stated in the Schedule of Sums Insured for Emergency Medical Expenses in your Home Country, incurred by you in respect of an Acute condition which first manifests itself whilst you are in your Home Country. The Medical Officer of the Assistance Company must deem this necessary, after consultation with the local treating doctor. This section excludes costs incurred more than three months after return to your Home Country.

or

ii) In the event that you are repatriated to your Home Country, this having been deemed medically necessary by the Medical Officer of the Assistance Company, you will be covered for the cost of Emergency Medical Expenses which are incurred as a continuation of treatment for the Acute condition which necessitated the Emergency Medical Repatriation, up to a maximum of GBP50,000.

(d) Emergency Travel Expenses

If following a valid claim for Emergency Medical Expenses it is deemed medically essential by the Medical Officer of the Assistance Company, then economy class return air travel and reasonable accommodation and reasonable additional living costs for up to a maximum of two Immediate Relatives to travel to, or with, or remain with you, will be met up to a maximum of 10 days subject to the sum insured stated in the Schedule of Sums Insured.

(e) Provision of fully screened and tested blood

Emergency Medical Expenses covered under sub section (a) of Section 1 shall include the cost of sourcing and transporting fully screened and tested blood and resuscitating fluids only where reasonably possible allowing for conditions and time scales, but only if deemed medically necessary by the Assistance Company after consultation with the local treating doctor. These will be delivered to the nearest airstrip used by scheduled airlines and from there transported to the place of treatment by the fastest means reasonably available.

If a particular type of blood is not available from the local blood transfusion service, which has been fully screened and tested, where reasonably possible supplies are obtained on an international basis from a leading national blood authority.

(f) Death of the Insured Person

All the costs of transporting your mortal remains and personal effects back to your Home Country will be met following death during the Period of Insurance. Alternatively the costs of burial or cremation outside your Home Country will be met, subject to a maximum of GBP9,000 and the costs of repatriation of personal effects.

(g) Hospital Benefit

We will pay GBP50 for each completed 24 hour period up to GBP1,000 in total should the Insured Person suffer accidental bodily injury or Illness during the Covered Trip which necessitates in-patient hospital treatment outside the United Kingdom.

What is not covered

This Insurance will not meet any costs in respect of the following:

1. The provision of prophylaxis or vaccinations or for any subsequent treatment that may be necessary due to them not having been administered before the journey commenced.
2. Treatment provided after 12 months from the date you sustained bodily injury or were diagnosed with an Acute condition.
3. Blood supplies in respect of existing blood disorders existing at the time of booking or commencing a Covered Trip, whichever is the later.

4. Expenses incurred in respect of any child who has been born outside the Insured Person's Home Country during a Covered Trip unless such child has been declared to and accepted under this Insurance by Us.
5. Routine dental and optical treatment, or the provision of dentures, spectacles, lenses or contact lenses.
6. Any treatment from a chiropractor, physiotherapist or any other source of alternative medicine, unless this has been recommended by the treating doctor and then authorised by the Medical Officer of the Assistance Company.
7. 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 Covered Trip, whichever is the later.
8. Any expense recoverable under any reciprocal health arrangement, national health scheme or any other insurance policy.
9. Routine medical examinations including vaccinations, the issue of medical certificates and attestations and examinations as to the suitability for employment or travel. Eye and ear examinations including the cost of spectacles, contact lenses and hearing aids.
10. Treatment or expenses incurred in the Insured Person's Home Country unless incurred in accordance with sub section (c) of Section 1.
11. Artificial devices such as hearing aids, limbs and the like.
12. Expenses for routine medical examinations, check-ups, tests, or scans unless they relate to the diagnosis and/or treatment of an Acute condition.
13. Body piercing or any claim arising from the process of body piercing.
14. Drugs without a doctor's prescription.
15. The amount of Excess as shown in the Schedule of Sums Insured table on page 4.
16. Claims recoverable under any other insurance or Section of this Insurance.
17. Claims for Emergency Medical Repatriation on the grounds of the fear of contracting Acquired Immune Deficiency Syndrome (AIDS) from medical treatment.
18. AIDS or AIDS Related Complex (ARC) however this syndrome has been acquired or may be named.
19. Any expenses relating from or relating to elective surgery.
20. Any expenses arising from the failure to follow the advice of the Assistance Company or the Medical Officer of the Assistance Company.

Section Two

Travel Expenses

(a) Cancellation and Curtailment

Cancellation and Curtailment cover is automatically provided from the time the validating Certificate of Insurance is issued by Banner'.

What is covered

This Insurance will reimburse you up to the sum insured stated in the Schedule of Sums Insured for Cancellation and Curtailment for the unused portion of any deposits or charges which are irrecoverable elsewhere or to cover the purchase of new economy class tickets, if the Covered Trip has to be cancelled or curtailed due to an incident which occurs after the date upon which the validating Certificate of Insurance was issued and prior to the expiry date of the Period of Insurance If such Cancellation or Curtailment is due to:

1. Your Illness or accidental bodily injury, which must be validated by a qualified medical practitioner.
2. The serious illness, accidental bodily injury or death of an Immediate Relative or Close Business Colleague (under the age of 75 years), validated by a qualified medical practitioner. **This is subject to the individual not being seriously or critically ill at the time of the application.**
3. Compulsory quarantine, jury service, subpoena but not in an expert capacity, hijacking, or kidnapping, of an Insured Person or a Close Business Colleague.
4. Compulsory quarantine, hijacking, or kidnapping of an Immediate Relative.
5. The Cancellation or Curtailment of scheduled public transport services as a result of strike, riot or civil commotion.
6. The police requiring your presence following serious damage to your home caused by fire, flood or storm.
7. Foreign & Commonwealth Office Evacuation/Repatriation where Government Warnings have advised you **must** leave the country you are visiting and this has been confirmed by the Foreign Office in London UK, **subject to a maximum of GBP500 per Insured Person.**
8. Other circumstances which prevent you from making your trip as planned and which you can reasonably demonstrate were beyond your reasonable control and of which you had no prior knowledge.

What is not covered

This Insurance will not meet any costs in respect of the following:

1. Any claim attributable to any condition or set of circumstances known to you at the time of effecting this Insurance or booking the Covered Trip, whichever is the later, where such condition or set of circumstances could reasonably have been expected to give rise to Cancellation or Curtailment of a Covered Trip.
2. Any sum that exceeds your contractual liability to the travel provider.
3. Any claim in respect of your own failure to apply for your required passport or visa within a reasonable period of time.
4. Any claim in respect of your disinclination to travel, phobias, anxiety or personal financial circumstances (other than redundancy after the issue date of the validating Certificate of Insurance provided you had no prior knowledge).
5. Any claim in respect of the death of any pets or animals.
6. Any claim in respect of any unlawful or criminal proceedings of anyone on whom the travel plans depend, other than attendance as a witness at a court of law.
7. Any claim arising from your loss of enjoyment of the trip however caused.
8. Any claim in respect of financial failure of a carrier or service provider.
9. The amount of Excess as shown in the Schedule of Sums Insured table on page 4.

(b) Travel Delay

What is covered

This Insurance provides cover should the aircraft, sea vessel, coach or train on which you are booked to travel be delayed as a result of strike, locked out workers, industrial action, riot or civil commotion, bomb scare, criminal act, hijack, fire, avalanche, landslide, earthquake, flood, adverse weather conditions or accident to or mechanical breakdown of such passenger transport.

Our liability is limited to:

- (i) GBP20 for the first completed 12 hour period of delay, and
- (ii) GBP10 for each subsequent completed 12 hour period of delay, up to a maximum of GBP120 in total.

and

In the event of delay due to the contingencies specified above including volcanic ash of at least 24 hours, We will pay up to the Sum Insured noted in the Schedule of Sums Insured for Cancellation and Curtailment each Insured Person for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event of the Cancellation of the Covered Trip.

What is not covered

1. Any claim attributable to any condition or set of circumstances that were known or might reasonably have been expected to be known to you at the time of effecting this Insurance or booking the Covered Trip, whichever is the later, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this section.
2. Any claim arising directly or indirectly out of your failure to check-in according to the itinerary supplied to you.
3. Any delay of less than 12 hours.
4. If the delay is due to the withdrawal from service temporarily or permanently of any aircraft or ship, on the orders or recommendation of any Civil Aviation or Port Authority or any other similar body in any country.
5. If travel tickets are purchased after notice had been given about a possible strike or industrial action, which subsequently causes the Covered Trip to be cancelled or curtailed.

Conditions

We shall only be liable under this section if you have obtained written confirmation from the carrier(s), or their agent(s) stating the actual date and time of departure and the reasons for delay.

For the purposes of claims payment the period of delay shall be taken as commencing at the scheduled departure time of the conveyance as specified in the booking confirmation supplied to you.

(c) Journey Continuation

We will pay the costs up to GBP1,500 for reasonable additional travel and accommodation expenses incurred in meeting a pre-booked travel connection or reaching pre-booked accommodation, if at commencement of the Covered Trip, an Insured Person misses a pre-booked air, sea, coach or rail journey through any of the following contingencies directly affecting the means of transport in which an Insured Person is travelling or intending to travel:

- (i) if travel is by non-scheduled transport, interruption caused by strike, locked out workers, industrial action, riot, or civil commotion, bomb scare, criminal act, hijack, fire, avalanche, landslide, earthquake, flood, or accident to or mechanical breakdown of such non-scheduled transport.
- (ii) if travel is by scheduled public transport, the contingencies specified in (i) above and also adverse weather conditions.

What is not covered

1. Any claim arising out of any of the contingencies specified above, if such contingencies had already started or been forecast before this Insurance was effected.
2. Any claim in respect of financial failure of a carrier or service provider.
3. The amount of Excess as shown in the Schedule of Sums Insured table on page 4..

Conditions

In the selection of the route, means of travel and time of departure, the Insured Person shall do all things reasonable and practical to minimise the possibility of late arrival at the departure point.

We shall only be liable for claims attributable to mechanical breakdown of non-scheduled transport if the Insured Person has obtained a garage or motoring organisation report confirming the date, time and cause of such breakdown.

Section Three

Personal Accident

What is covered

We shall pay the sum insured stated in the Schedule of Compensation below if during the course of a Covered Trip you sustain Bodily Injury which results in you suffering:

Schedule of Compensation

SUM INSURED

(Each Insured Person)

1. Death	GBP10,000
2. Permanent Total Loss of Sight of One or Both Eyes	GBP25,000
3. Loss of One or More Limbs	GBP25,000
4. Permanent Total Disablement (other than loss of sight of one or both eyes or loss of limb(s))	GBP25,000

Definitions and Limitations

1. If the Insured Person disappears during the Period of Insurance and the Insured Person's body is not found within 90 days after such disappearance, and sufficient evidence is produced satisfactory to Us that leads Us inevitably to the conclusion that the Insured Person sustained accidental bodily injury and that such injury caused the Insured Person's death, We shall forthwith pay the death benefit under this Section provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to Us if the Insured Person is subsequently found to be living.
2. If you are under the age of 18, the benefit under this Section will be limited to GBP5,000.
3. Only one payment will be made in respect of one Accident.
4. Accident shall mean a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which the Insured Person is travelling.
5. Bodily injury shall mean identifiable physical injury which:
 - i) is sustained by the Insured Person, and
 - ii) is caused by an Accident during the Covered Trip, and
 - iii) solely and independently of any other cause, except illness directly resulting from medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured Person within 12 months from the date of the Accident.
6. Loss of an eye(s) shall mean the permanent and total loss of sight which shall be considered as having occurred in both eyes, if the Insured Person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist or in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (meaning the sight at 3 feet is what it should be at 60 feet).
7. Loss of limb(s) shall mean permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of a hand, arm, foot or leg.
8. Permanent Total Disablement shall mean disablement caused other than by loss of sight of eye(s) or loss of limb(s), which prevents the Insured Person from engaging in any and every occupation for 52 consecutive weeks and where there is no prospect of recovery.

What is not covered

Any Bodily Injury directly or indirectly consequent upon:

1. You suffering from sickness or disease not caused by an Accident.
2. You engaging in aviation, except as a passenger on a commercial flight.
3. Any extreme sporting or leisure activities involving physical contact or a significant risk of Bodily Injury other than Recreational Activities automatically covered or by the Recreational Activities Extension (if applicable) under this Insurance.

Section Four

Personal Liability

What is covered

This Insurance provides cover for damages up to the sum insured stated in the Schedule of Sums Insured for which you become legally liable arising from:

1. Accidental injury, death or illness caused to any person who is not an Immediate Relative or Close Business Colleague.
2. Accidental loss of or damage to material property other than that which belongs to or is occupied by you, an Immediate Relative or a Close Business Colleague.

What is not covered

Liability arising directly or indirectly from or caused by:

1. The ownership or occupation of land or buildings or property held in trust.
2. The ownership, possession or use of firearms (other than sporting guns) or any other explosive devices or offensive weapons.
3. Mechanically powered vehicles or anything attached to them.
4. Craft intended to travel through air or space.
5. Hovercraft, watercraft (other than rowing boats, punts or canoes).
6. Animals (other than domestic animals).
7. The carrying out of any business, profession or trade.
8. Racing of any kind.
9. A contract or agreement entered into by the Insured Person.
10. Damage to property that you rent or own.
11. Any event or loss which is covered under another insurance policy.
12. Any event or loss caused by an unlawful act or omission by you.
13. The amount of Excess as shown in the Schedule of Sums Insured table on page 4..

Conditions

You must not make any admission of liability whatsoever, or make any arrangements, offer or promise of payment without the written consent of Us.

We shall be entitled, if so desired, to take over and conduct, in your name, a defence of any claim or to prosecute in their name for their own benefit any claims for indemnity or damages or otherwise against any third party, and have discretion in the conduct of any negotiations or proceedings or the settlement of any claim. You shall, whenever possible, give all such information and assistance as We may require.

Section Five

Personal Property

(a) Personal Baggage

You must **at all times take reasonable safety precautions** in respect of your property. **Failure to demonstrate compliance will invalidate any claims made.**

What is covered

This Insurance provides:

1. Cover up to the sum insured stated in the Schedule of Sums Insured for Personal Baggage for the loss of or accidental damage to all Portable goods (other than Money or Cash) belonging to you or for which you are responsible arising from an incident which occurs during Covered Trip.
2. Cover for reasonable additional travel and accommodation costs incurred to obtain a replacement passport or driving license up to the sum of GBP250.
3. Cover for reasonable expenses incurred in the purchase of **essential** replacement clothing and toiletries, up to the sum of GBP200, if after a continuous period of 24 hours or more you lose or temporarily mislay your personal property during a Covered Trip. If the personal property is deemed irretrievably lost or stolen after a period of 14 days, the amount claimed for essentials will be deducted from the total claim made for the loss.

Conditions and Limitations

1. In the event of a claim for loss or damage We shall be entitled to:
 - i) require the provision of the original purchase receipt before considering the claim.
 - ii) take and keep possession of the property and to deal with salvage in a reasonable manner.
 - iii) reimburse, repair or replace any personal property for which liability is admitted at Our discretion.
2. If the property was less than 2 years old when it was damaged, lost or stolen then We will pay the cost of replacing the item as new subject to the replacement being similar both in model and price to the original item claimed and the original purchase receipt being provided. If the property was older than 2 years when it was damaged, lost or stolen then the cost of replacement, subject to a deduction to reflect normal wear and tear and depreciation, will be met. As a guideline We will deduct between 25 and 75 percent dependent on the type and age of the items damaged, lost or stolen.
3. Our liability for loss of airline tickets is limited to a maximum of GBP1,500 in total.

4. Our liability for loss of or accidental damage to Valuables is limited to GBP500 in total.
5. Our liability for any one single item, pair, set or collection is limited to GBP300 in total.
6. Our liability for loss of or accidental damage to prescription spectacles/sunglasses is limited to GBP250 in total and non-prescription spectacles/sunglasses is limited to GBP100 in total.
7. Our liability for loss of or accidental damage to mobile telephones is limited to GBP150 in total.

What is not covered

1. Household or non-portable items.
2. In respect of mobile telephones, the loss of or accidental damage to mobile phone accessories and any related costs.
3. Loss of or damage to contact, corneal or micro- corneal lenses.
4. Pedal cycles and their accessories.
5. Sports equipment whilst in use.
6. In respect of musical instruments, loss of tone, scratching, denting or breakage of strings, reeds or drumheads.
7. Personal possessions in your Home Country.
8. Loss or damage by:
 - i) moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration.
 - ii) mechanical and/ or electrical breakdown, failure or malfunction, faulty or defective design or materials, inherent vice or latent defect.
 - iii) any process of cleaning or drying, restoring, repairing or alteration.
 - iv) any form of electrical power surge.
9. Any loss not reported to either the police or appropriate authorities within 48 hours of discovery and a report obtained.
10. Any loss due to confiscation or detention by Customs or any other similar authority.
11. Losses from unattended vehicles unless items were in a locked boot or luggage compartment and there is evidence of forced entry to the vehicle.
12. Valuables not kept in hand luggage whilst in transit.
13. Any loss or damage more specifically insured.
14. Any claim in any way caused or contributed to by the failure of, or the fear of failure of, or the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.
15. Any loss or damage of fragile articles (e.g. glass or china) unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
16. Mobility aids.
17. Any loss or damage whilst in the custody of an airline or other carrier unless you report it immediately upon discovery to the carrier and obtain a written report. In the case of an airline you will need a Property Irregularity Report (PIR).
18. The amount of Excess as shown in the Schedule of Sums Insured table on page 4.
19. Loss of or damage to hired equipment.

(b) Money and Cash

You must **at all times take reasonable safety precautions** in respect of your Money and Cash. **Failure to demonstrate compliance will invalidate any claims made.**

What is covered

Cover is provided in respect of the loss of Money or Cash up to the Sum Insured shown in the Schedule of Sums Insured for Money and Cash arising from an incident which occurs during the Period of Insurance.

Cover for Money held for the purposes of the Covered Trip will commence at the time this is collected from a bank up to a maximum of 72 hours prior to the commencement of the Covered Trip.

Definitions

Cash shall mean coins or banknotes of any currency.

Money shall mean postal and money orders, signed travellers cheques, travel tickets, other cheques, cash and charge, bankers or credit cards.

What is not covered

1. Any amount in excess of GBP500 in respect of Cash.
2. Any loss due to errors or omission during any monetary transaction.
3. Any loss not reported to the police or appropriate authorities within 48 hours of discovery and a report obtained.
4. Any loss due to confiscation or detention by Customs or any other similar authority.
5. Any loss due to the devaluation of any currency.
6. Any loss or damage more specifically insured.
7. Any claim arising from the fraudulent use of credit cards, charge cards or bankers cards, if you have not reported the loss of the card to the issuing bank or company immediately upon discovery, and have not complied with the terms and conditions under which the card was issued. Our liability shall be limited to any loss not covered by any guarantee given by the issuing bank or company to you.

8. The amount of Excess as shown in the Schedule of Sums Insured table on page 4.
9. Losses from unattended vehicles.

Section Six

Business Equipment

(Included with Short Term & Multi-trip cover, optional extra with Annual cover)

You must at all times take reasonable safety precautions in respect of your property. **Failure to demonstrate compliance will invalidate any claims made.**

What is covered

The loss of or accidental damage to any item of Business Equipment up to the sum insured stated in the Schedule of Sums Insured for Business Equipment arising from an incident which occurs during the Covered Trip.

Definitions

Business Equipment shall mean computers, laptops, printers, camcorders, cameras, and musical instruments used for business purposes provided each item is over the value of GBP300.

What is not covered

1. Mobile telephones and their accessories and any related costs.
2. The malfunction of any equipment.
3. Loss or damage by:
 - i) moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration
 - ii) mechanical and/ or electrical breakdown, failure or malfunction, faulty or defective design or materials, inherent vice or latent defect.
 - iii) any process of cleaning or drying, restoring, repairing or alteration.
 - iv) damage caused by any form of electrical power surge.
5. Any loss not reported to either the police or appropriate authorities within 48 hours of discovery and a report obtained
6. Any loss due to confiscation or detention by Customs or any other similar authority.
7. Any loss or damage whilst in the custody of an airline or other carrier unless you report it immediately upon discovery to the carrier and obtain a written report. In the case of an airline you will need a Property Irregularity Report (PIR).
8. The amount of Excess as shown in the Schedule of Sums Insured table on page 4.
9. Losses from unattended vehicles unless items were in a locked boot or luggage compartment and there is evidence of forced entry to the vehicle. In respect of such losses Our liability is limited to GBP750 in total.
10. Any loss or damage more specifically insured.

Section Seven

Hijack

In the event of the means of transportation being subjected to Hijack during a Covered Trip and the Insured Person being detained as a result of such Hijack for a period in excess of 24 hours, We will pay an amount of GBP50 for each 24 hour day of detention up to the amount shown in the Schedule of Sums Insured for Hijack.

General Exclusions

We shall not be liable for:

1. Loss, damage, death, disablement or expenses directly or indirectly occasioned by, happening through or in consequence of:
 - i) Any claim(s) in any way caused or contributed to by an act of terrorism involving the threat thereof of any nuclear weapon or device or chemical or biological agent. An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
 - ii) Travel to the following countries unless such trips are declared to and accepted in writing by Us prior to commencement and an additional premium paid: Afghanistan, Chad, Democratic Republic of Congo, Iran, Iraq, Israel (West Bank & Gaza Strip), Libya, Nigeria, Somalia, Sudan, Syria and Yemen.
2. Death, disablement, loss or destruction to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused or contributed to by or arising from:
 - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
 - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Any death, disablement, loss or expense arising from or relating to:

- i) a Covered Trip that is undertaken against the advice of a qualified medical practitioner or with the intention of obtaining medical treatment.
 - ii) any condition that is or becomes Chronic unless declared to and accepted by Us in writing.
 - iii) any persons who have received a terminal prognosis.
 - iv) cover provided by any other insurance policy, national health scheme or reciprocal health agreement.
 - v) claims where medical or other suitable evidence is not provided to support the claim.
 - vi) the failure to take reasonable precautions or preventative treatment or prophylaxis.
 - vii) any Insured Person who exceeds the age of 75 years at commencement of the Covered Trip.
 - viii) the Insured Person being under the influence of alcohol, non-prescribed drugs or solvent abuse.
 - ix) wilful self-injury, suicide, attempted suicide, deliberate exposure to exceptional danger (except in an attempt to save human life) or participation in any illegal occupation or criminal act.
 - x) any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder including stress, anxiety and/or depression.
 - xi) any Pre-Existing Medical Condition that has been Medically Screened and is excluded by endorsement in the validating Certificate of Insurance.
 - xii) any Pre-Existing Medical Condition that is not Medically Screened and accepted in writing by Us
4. Any death, disablement, loss or expense arising from or relating to:
- i) any activities listed in the Recreational Activities Extension (unless the validating Certificate of Insurance is endorsed to include such activities).
 - ii) acrobatics; aviation other than travelling by air as a passenger; base jumping; bouldering; boxing; bungee jumping; canyoning; caving; free climbing; gliding; hang gliding; heli skiing; hunting; microlighting; mountaineering or rock climbing normally involving the use of ropes or guides; motor sports; parachuting; paragliding; paramotoring; parapenting; polo; potholing; ski flying; ski jumping; ski mountaineering; ski racing; ski randonee; ski stunting/acrobatics; sky diving; all forms of racing other than on foot; white water rafting in excess of Grade 5; any form of operational duties as a member of the armed forces; professional sports; professional entertaining; sports tours or competitions; any other sport or activity not listed above which involves physical contact or a significant risk of bodily injury (except when stated in the validating Certificate of Insurance as being included).
 - iii) driving or riding on motor cycles or motor scooters other than those under 200cc or where the Insured Person:
 - a) is found to have been driving at the time of the accident with a level of alcohol in his blood above that permitted under prevailing legislation, or
 - b) was not wearing a safety crash helmet, or
 - c) did not hold a current UK driving license and/or was unqualified to drive such motorcycle.
 - iv) manual work unless undertaken on a voluntary basis.
5. Any loss of or damage, directly or indirectly resulting from or attributable to war, invasion, civil war, armed hostilities, rebellion, revolution, insurrection, or military or usurped power, unless whilst airborne or waterborne

General Condition applicable to all Sections

1. Any word or expression to which specific meaning has been attached shall bear such meaning wherever it appears in this Insurance. The Schedule of Sums Insured, Definitions, What is Covered, What is not Covered, General Exclusions, General Conditions, Claims Procedure and any endorsements/appendices incorporated herein are part of this Insurance and shall be read as one contract.
2. The liability of the Us to make any payment under this Insurance shall be conditional on the observance by you of the terms, conditions and any endorsements of the Insurance.
3. No sum payable under the Insurance shall carry interest.
4. On the happening of any occurrence likely to give rise to a claim under this Insurance, you shall notify Us in accordance with the Claims Procedure as soon as reasonably possible and in any event within 60 days of the date of the occurrence, after which date the claim will be invalidated. You shall at your expense furnish to Us any certificates, information and evidence that may from time to time be required by Us and in the form prescribed by Us. We shall be allowed, at our own expense and upon reasonable notice, to have a medical examination of the Insured Person.
5. If any claim submitted under this Insurance by you or by any person acting on your behalf shall be in any respect false or fraudulent, We shall be under no liability to make any payment in respect of such claim.
6. The parties are free to choose the law applicable to this insurance Contract. Unless specifically agreed to the contrary this Insurance shall be exclusively subject to English Law and the English Courts shall have jurisdiction in any dispute arising.
7. In the event of any one occurrence giving rise to claims under more than one section of this Certificate which have a monetary excess, only one monetary excess of GBP50 each Insured Person shall be deducted from the total amount of the claim (excluding Business Equipment – excess GBP100).
8. No Endorsement or Amendment to this Insurance shall override the Exclusions applicable to Section 4, Personal Liability.
9. The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this Contract of Insurance. Only Us and the Policyholder can enforce the terms of this Contract of Insurance. No other party may benefit from this contract as of right. The Contract of Insurance may be varied or cancelled without the consent of any third party.
10. No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

11. It is understood by the Policyholder that any information about the Policyholder will be processed by Us in compliance with the Data Protection Act 1998 and only for the purposes of providing the insurance cover and handling any claims. This may necessitate providing such information to third parties.
12. The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-insuring insurer who for any reason does not satisfy all or part of its obligations.

Information and change we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **You** take out, make changes to, and renew **Your** policy. Please tell Banner if there are any changes required to the information set out in **Your** schedule.

You must tell **us** as soon as possible about any changes in the information **You** have provided to **us** which happens before or during any period of insurance. When **we** are notified of a change, **we** will tell Banner if this affects **Your** policy, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your** policy. If **You** do not inform **us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

If the information provided by **You** is not complete and accurate:

- **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

Complaints Procedure

We strive to provide an excellent service to all Our customers but occasionally things can go wrong. We take all concerns seriously and endeavour to resolve all customers' problems promptly. If You have a question or concern about Your policy You should, in the first instance follow the guidance notes or instructions in the insurance documentation You have been sent. Your broker will also be able to advise You and provide assistance in this regard.

Alternatively, if You wish to contact Us directly You should either write or telephone:

The Complaints Department
Brit Syndicates Limited
The Leadenhall Building
122 Leadenhall Street
London
EC3V 4AB
Telephone – 020 3857 000
Facsimile – 020 3857 0001
Email – BGS.Complaints@britinsurance.com

In the unlikely event that You remain dissatisfied and wish to make a complaint You can do so at any time by referring the matter to Us at the above stated address or the Complaints Team at Lloyd's at the following address:

Complaints Team
Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Chatham, Kent ME4 4RN
Telephone: 020 7327 5693
Facsimile: 020 7327 5225
E-mail: complaints@lloyds.com

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

Should You remain dissatisfied after Lloyd's has considered your complaint, and You are NOT a policyholder in the UK, You should, in the first instance, seek advice from Your broker as to whom You should direct your complaint.

If You are a policyholder in the UK, You may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services, they can normally deal with complaints from private individuals and from small organisations; further information is available from:

Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR
Helpline: 0800 0234 567

+44 20 7964 0500 (if outside UK)
Switchboard: 020 7964 1000
Facsimile: 020 7964 1001
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk
The FOS opening hours are: Monday to Friday 8am to 8pm and Saturday 8am 9am to 1pm

Making a complaint to the Financial Ombudsman Service (FOS) does not affect Your rights under this policy but if You are not an eligible complainant then the informal complaint process ceases.
A summary of the FOS complaint handling procedure is available on request and will also be provided to You when acknowledging a complaint.

About the Financial Ombudsman Service (FOS)

Eligible complainants are:

- a) private individuals; and
- b) micro-enterprises.
'Micro-enterprises' will be able to bring complaints to the ombudsman as long as they have an annual turnover of under EUR2 million and fewer than ten (10) employees.
- c) charities with an annual income of less than GBP1million; or
- d) a trustee of a trust with net assets of less than GBP1million.

The FOS will only consider a complaint if You are an eligible complainant and if:

- a) We have been given an opportunity to resolve it and
- b) We have sent You a final response letter and You have referred Your complaint to the FOS within six (6) months of Our final response letter or
- c) We have not responded to Your complaint with a decision within eight (8) weeks.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme

10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU
Tel: 020 7741 4100
Helpline: 0800 678 1100
Facsimile: 020 7741 4101
Website: www.fscs.org.uk

The FSCS opening hours are:
Monday to Friday 8:30am to 5:30pm excluding public holidays.

Website: www.financial-ombudsman.org.uk

Right to Cancel

You will for a period of 14 days from the date you receive your Insurance 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 you must contact Banner.

Claims Procedure

What to do in the event of a medical emergency and a non-emergency

What To Do In An Emergency

You should use the services of the following named assistance company to the full for all emergency matters, medical emergency matters, in-patient hospital treatment and evacuation/repatriation. The assistance company will be solely responsible for all decisions on the most suitable practical and reasonable solution to any problem, and all such assistance is subject to the prior approval of said assistance company:



Northcott Global Solutions Ltd
Tel: +44 (0)207 183 8910
Back up Mobile: +44(0) 7785627433
Email: ops@northcottglobalsolutions.com

Northcott Global Solutions Ltd (NGS) may be contacted at any time, should the You require advice or assistance regarding all emergency matters. In the event You require in-patient hospital treatment and/or evacuation/repatriation, it is imperative that NGS is contacted and authorisation obtained prior to such treatment and/or evacuation/repatriation taking place.

NGS must be informed that this insurance covers the person concerned and the following details must be provided:

- Confirmation that you are a Banner policyholder.
- Please quote reference NGSHB001
- Your name, location and details (including passport/visa etc).
- The name and phone number of the doctor and hospital treating You.
- The nature of the emergency.

Failure to contact NGS and obtain authorisation may prejudice Your claim and could mean that some or all of the costs involved may not be paid. You should not attempt to find Your own solution and then expect full reimbursement from Us without prior approval first having been obtained from NGS Limited.

In the event that liability cannot be established at the outset of an emergency it is agreed that the first named insured will guarantee payment until such time that liability can be accepted by Us.

What To Do In A Non-Emergency

Pay and claim - You should pay for any minor condition i.e. a medical incident that does not require hospitalisation or air transport, covered by this Insurance and subsequently seek reimbursement. All original formal receipts and a letter from the treating doctor clearly stating the problem must support any such claim for reimbursement. You must notify Banner of any event likely to give rise to a claim under this insurance within 60 days of the incident date.

If you need to obtain a claim form in respect of Baggage or Personal Effects, Cancellation, Curtailment etc., contact:

Banner Financial Services, 100 Cedarwood, Chineham Park, Basingstoke, Hampshire, RG24 8WD

TELEPHONE UK	0345 450 85 49
TELEPHONE OUTSIDE UK	+44 (0)1256 748 005
FAX UK	01256 748011
FAX OUTSIDE UK	+44 (0) 1256 74 8011
E-MAIL	claims@bannergroup.com

Opening hours: 08:30 to 17:30

All completed claim forms should be submitted direct to **Banner** along with any relevant documentation. Failure to fully complete the claim form or omit to include the required documentation may prejudice your right to indemnity or benefit under the Insurance.

Please note that claims will be settled net of any excess applicable.