

Adventures 2016/17

Specialist sports & activities travel insurance



Tailor-made insurance for almost any activity or occupation including amateur/professional sports, manual work and hazardous pursuits from abseiling to zorbing.

www.adventuresinsurance.co.uk

Key features:

Tailor-made cover

Adventures is available in three parts:-

Part A

Includes essential cover for medical and emergency expenses, specialist activity equipment and up to £50,000 search & rescue costs following an accident, as well as personal accident, personal liability, curtailment (following an accident only whilst you are participating in an insured activity) and legal expenses.

Part B

Provides additional cover to bring the policy into line with a 'standard' travel policy and includes cancellation, curtailment, personal possessions, personal money, travel delay and end supplier failure cover.

Part C

'Independent Traveller' provides extended cover for cancellation, curtailment, delayed departure and travel disruption with the addition of accommodation expenses if your trip is disrupted by an event such as a natural disaster e.g. volcanic eruption or if the Foreign and Commonwealth Office (FCO) advises against travel.

Part A may be taken in isolation.

Part B can only be taken with Part A.

Part C can only be taken with Part A and Part B.

End supplier failure cover

If you select Part B you will be covered up to £2,500 per person should your trip have to be cancelled due to the financial failure of your travel and/or accommodation provider. This includes up to £1,500 per person for unforeseen additional losses such as unused hotel costs.

Activity equipment top-up cover

Part A includes cover for specialist Activity Equipment up to £1,000 per person (£600 single item limit). For an additional premium you can increase these limits up to £10,000 per person (up to £1,500 single item limit). This option is available on Single Trip only.

Group discounts of up to 20%

For larger parties travelling together and insured under the same policy, attractive discounts are available:-
 21-50 persons - 10% discount
 51-100 persons - 15% discount
 101 or more - 20% discount

Single Trip

Ideal for people taking just one trip during the year of up to 6 months duration. If you are aged 65-69, the maximum trip duration is 3 months.

Annual Multi-trip option

For those planning to take two or more trips during the year, an annual policy allows you to travel as many times as you wish throughout a 12 month period. There is a maximum limit of 60 days for each trip.

Please Note: a trip must involve pre-booked accommodation or travel unless it is a "one-off" event taking place on a single day.

Cancellation top-up cover

If you select Part B you will be covered for travel, accommodation and pre-paid activity course fees up to £5,000 per person should you have to cancel, curtail or abandon your holiday/trip.

If a higher limit is required, you can increase your cover up to an overall maximum of £10,000 per person for an additional premium. This option is available on Single Trip only.

Wide-ranging cover

The following is a summary of the main cover limits. The full terms and conditions can be found in the Insurance Policy, a copy of which is available from your Broker/Agent or via our website www.adventuresinsurance.co.uk

Cover	Limits per person	Excess* per person
Part A		
Medical & Emergency Expenses**	£10,000,000	£100
Search & Rescue costs	£50,000 (£10,000 in home area †)	£500
Personal Accident	£5,000 ††	Nil
Personal Liability	£2,000,000	Nil (£200 property damage)
Activity Equipment	£1,000***	£75
Single items, pair or set limit	£600***	
Delayed Activity Equipment (over 12 hours)	£200	Nil
Activity Equipment Hire	£300	Nil
Legal Expenses	£25,000	Nil
Curtailment†††	£2,000	£100
Part B - can only be taken with Part A		
Possessions, Personal Effects, Money & Documents		
Personal Possessions	£2,000	£75
Single items, pair or set limit	£300	
Valuables limit	£300	
Delayed Possessions (over 12 hours)	£200	Nil
Loss of Personal Money	£300	£75
Loss of Travel Documents (incl. Passport)	£1,000	£75
Cancellation, Loss of Deposit or Curtailment	£5,000****	£100 (£25 loss of deposit)
Unexpected Events		
Travel Disruption (costs to reach destination)	£1,000	Nil
Travel Delay	£120 (£30 each 12 hours)	Nil
or		
Abandonment (after 12 hours delay)	£5,000****	£100
End Supplier Failure	£2,500	Nil
Part C - can only be taken with Part A and Part B		
Optional Independent Traveller		
Extended Cancellation or Curtailment	£5,000	£100
Extended Travel Delay	£120 (£30 each 12 hours)	Nil
Extended Travel Disruption (costs to reach destination)	£1,000	Nil
Accommodation	£5,000	£100

* The Event Excess, Parts A, B & C, is the first amount of each claim, per section, for each separate incident, payable for each insured person.

** Cover under Medical & Emergency Expenses Part A, is not available in your home area †.

*** Under a Single Trip policy, Part A, the sums insured for Activity Equipment / Single items, pair or set limit may be increased to a maximum of **£10,000** per person (up to **£1,500** single items, pair or set limit), depending on the increased cover chosen and subject to payment of an additional premium.

**** Under a Single Trip policy, Part B, the sums insured for Cancellation / Curtailment and Abandonment cover may be increased to a maximum of **£10,000** per person.

† Home area - your normal place of residence in the United Kingdom (England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man).

†† Cover under Personal Accident Part A, is reduced to **£2,500** if you are aged under 16.

††† Following an accident only whilst you are participating in an insured activity.

Important conditions relating to health

We have included our medical screening questions opposite. Please read the questions carefully and if you are travelling outside of the United Kingdom and find you need to tell us about a medical condition, you **must** call the Medical Screening Line on **02392 419 068** (opening hours 8am – 6pm Monday to Friday, closed Bank Holidays).

Adventures **will not** cover anyone including claims arising from close relatives or other non travellers who:

- is waiting for an operation, hospital consultation, treatment or investigations or waiting the results of any tests or investigations (other than for regular check-ups for a stable condition); or
- has been diagnosed as having a terminal condition; or
- is travelling against medical advice or for the purpose of obtaining treatment.

Duty of care

You must take care to answer all questions honestly and to the best of your knowledge and not to make a misrepresentation of the facts that could influence us in accepting your insurance.

This includes your destination, duration, age, planned activities and state of health of all travellers on your policy or on whom your trip depends. If you are in any doubt, you should contact us on **02392 419 070** (opening hours 8am – 6pm Monday to Friday, closed Bank Holidays).

If you fail to answer all questions honestly, we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

Additional information

Eligibility

Adventures is available to people aged up to 69 years who are registered with a medical practitioner and permanently resident in the United Kingdom including Channel Islands and Isle of Man.

If you are aged over 69 years, please call us on **02392 419 070** (opening hours 8am – 6pm Monday to Friday, closed Bank Holidays).

Money back guarantee

If the insurance does not meet your requirements, please return it within 14 days of the date of issue but before departure date. Provided no claim has been made your premium will be refunded in full.

24 hour medical emergency assistance

A first class Medical Assistance Service with experienced multi-lingual co-ordinators and medical specialists is available 24 hours a day, 365 days a year. They will guarantee your medical costs where required, liaise with the treating doctor and arrange repatriation if medically necessary.

Foreign & Commonwealth Office

For the latest travel advice by country, your rights at the airport and getting help abroad.



How to apply

Authorised Brokers/Agents can issue cover for clients via www.pjhaymanB2B.com

If you are a direct customer, please visit www.adventuresinsurance.co.uk for an instant quotation and cover. Alternatively, please call us on **02392 419 070** (opening hours 8am – 6pm Monday to Friday, closed Bank Holidays).

All details shown in this leaflet are correct at the time of going to print but are subject to change without notice.

Disclosure of medical conditions

Medical Screening Questions

Important - not applicable if your trip is within the United Kingdom

You need to tell us anything you know that is likely to affect our acceptance of your cover.

So that we can ensure you are provided with the best cover we can offer, please read the following questions carefully:

