



Adventures 2017/18 Underwriting Guide - valid from 1st December 2017

Contains the following:

- Activity Cover
- Eligibility
- Health Conditions & Medical Screening
- Cover Options & Summary of Cover
- Trip Durations
- Age Limits
- Geographical Areas
- Policy Cancellation Terms

Contents

	Page
Underwriting Information	3-4
- Insurer Details	
- Criteria for Purchase/Eligibility	
- Already Travelled	
- Trip Durations	
- Age Limits	
- Family Cover	
- What to do in a Medical Emergency	
- Cancelling your Policies	
- Making a Claim	
- Making a Complaint	
Activity Cover	5
Geographical Areas for Rating	5
Premium Calculation Notes	5
Health Conditions & Medical Screening	6-7
- Important Conditions Relating to Your Health	
- Pregnancy	
- Medical Screening	
- Medical Screening Questions	
- Change in Medical Conditions or Ongoing Medication	
Policy Cover & Limits	8
- Summary of Cover	

Underwriting Information

Insurers

Antares Syndicate 1274 at Lloyd's.

Arranged by: P J Hayman & Company Limited.

Criteria for Purchase/Eligibility

Persons aged up to and including 69 years at the time of purchase who are permanently resident in the United Kingdom (including Channel Islands and Isle of Man) and registered with a medical practitioner.

Policies may be issued to someone already abroad (Part A only), for example, where the person's existing policy does not cover the activity.

Already Travelled

Part A only - Cover can be given to travellers already overseas, subject to the eligibility criteria.

Part B & Part C – cover cannot be purchased if already overseas.

Trip Durations

- Single Trip cover:
 - 6 months (other than for 65-69 year olds which are limited to 3 months and a maximum activity level of category 4)
- Annual Multi-trip cover:
 - maximum 60 days duration

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

Age Limits

- Single Trip cover:
 - At the time of taking out this insurance you must be aged 69 years or under.
- Annual Multi-trip cover:
 - At the time of taking out this insurance you must be aged 69 years or under.

Family Cover

Defined as:

Family - a husband/wife/civil partner or partner aged 64 years or under at the time of purchase of the policy (who have co-habited for at least 6 months), plus their unmarried, dependent children (including fostered or adopted), all aged under 18 years at the time of purchase of the policy.

Annual Multi-trip cover - Independent travel allowed by the adults, but not the children.

Single Parent Family - one adult aged 64 years or under at the time of purchase of the policy plus their unmarried, dependent children (including fostered or adopted), all aged under 18 years at the time of purchase of the policy.

Annual Multi-trip cover - independent travel allowed by the adult, but not the children.

What to do in a Medical Emergency

We operate a 24-hour Medical Emergency Assistance Service.

In the event of any illness, injury or accident involving anyone insured under this policy you must notify the emergency assistance service.

Telephone: **+44 (0)20 7902 7405**

Email: **ops@intana-global.com**

Fax: **+44 (0)20 7928 4748**

Please state that you are insured with Adventures Travel Insurance.

Canceling your Policy

- You have a 'cooling off' period where, should you find that the insurance does not meet your requirements, you can return it within 14 days of the date of issue or receiving the policy, whichever is later. Provided that you have not commenced your trip, no claim is intended or has been made, your premium will be refunded in full.
- Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, should you choose to cancel, no refund is due but may be considered.
Annual Multi-trip policies - all benefits of the policy will be cancelled.
- If you are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.
- We reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.

Making a Claim

Fogg Travel Insurance Services Limited
Crow Hill Drive, Mansfield, Notts. NG19 7AE
Tel: **01623 631 331**

Making a Complaint

If you feel that we have not offered a first class service or you have any questions or concerns about this policy or the handling of your claim, please contact us and we will do our best to resolve the problem, our contact details are:

Antares Managing Agency Limited - Compliance Department
21 Lime Street, London EC3M 7HB
Telephone: +44(0)20 7959 1900
Email: compliance2@antaresunderwriting.com

If at any time you feel that your complaint has not been resolved, you may refer the matter to Lloyd's, their address is:

Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent ME4 4RN
Telephone: +44 (0)20 7327 5693
Email: complaints@lloyds.com

If You remain dissatisfied after Lloyd's has considered Your complaint You may refer Your complaint to the Financial Ombudsman Service (FOS).

Online sales only:

If you purchased your policy online, you are also able to use the EC Online Dispute Resolution (ODR) platform at: <http://ec.europa.eu/consumers/odr/> who will notify the FOS on Your behalf.

Please refer to the Adventures Travel Insurance 2017/18 Policy Wording for full details.

Activity Cover

Activity List

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

Please refer to our document titled '**ACTIVITIES LIST**'.

A copy can be viewed or downloaded from our website - simply click on this link: www.pjhayman.com/travel-insurance/adventures

Under the heading 'DOCUMENT DOWNLOADS' you will find the '**ACTIVITIES LIST**' link.

Inevitably this list is not exhaustive, so if the activity is not listed please contact us and we will advise terms.

Please contact us on **02392 419 050** (9am-5pm Monday to Friday, closed Bank Holidays) to ensure you are properly covered.

Note: you are required to follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment. This would include the use of safety helmets, life jackets, safety goggles and protective clothing where appropriate. Please note that a General Exclusion of cover exists under your policy with us for claims arising directly or indirectly from your "wilful act of self exposure to peril (except where it is to save human life)". This means that we will not pay your claim if you do not meet this policy condition.

Geographical Areas for Rating

Area 1 United Kingdom*

Area 2 Europe (the Continent of Europe west of the Ural Mountains) The Channel Islands, The Isle of Man, Republic of Ireland, Madeira, Iceland, The Canary Islands, the Azores and countries with a Mediterranean coastline excluding Israel, Syria and Lebanon.

Area 3 Worldwide *excluding* the United States of America, Canada and the Caribbean.

Area 4 Worldwide *including* the United States of America, Canada and the Caribbean.

* Channel Island residents travelling into the UK: European premiums apply.

UK Trips over 17 days use European Rates.

Note: some activities are restricted to EUROPE ONLY. These will be covered under Areas 1 & 2 only.

Travel to Greenland

If you are booked or plan to travel to Greenland, please note that specific conditions of cover exist in your insurance contract with us. These conditions are:

- Under Section 1 - Medical & Emergency Expenses no cover exists for Search & Rescue costs.
- Cover under all other sections (as shown on your Schedule) is only applicable if you have purchased a specific Search & Rescue insurance policy from an insurance provider within Greenland.

Premium Calculation Notes

Validity

Premiums are valid from 1st December 2017 until further notice. All premiums include IPT at the current rate.

Premium Calculations

Part 'A' premiums - calculated according to destination, activity category and age.

Part 'B' - flat premium regardless of age, duration or activity.

Part 'C' - flat premium regardless of age, duration or activity.

Group Discounts

When insured on the same policy:

21-50 persons - less 10%

51-100 persons - less 15%

101-150 persons - less 20%

151 + refer to PJ Hayman

Health Conditions & Medical Screening

Important: Please be aware under the Insurance Act 2016, non-disclosure of medical conditions could result in the claim being subject to a proportional charge against the final settlement should it be found that the condition would have been covered if disclosed.

Please ensure you, as a Broker/Agent, are aware of all relevant facts at the point of sale and you have discussed the full medical history with your insured and you have completed/read the Important Conditions & the Medical Screening Questions (as follows or on pages 2 & 3 of the Policy Wording).

Important Conditions Relating to Your Health

You will NOT be covered:

1. For any trip where at the time of taking out this insurance, (and in the case of Annual Multi-Trip at the time of booking each trip), the person whose condition gives rise to a claim:
 - a) is waiting for an operation, hospital consultation (other than for regular check-ups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
 - b) has been diagnosed as having a terminal condition; or
 - c) is travelling against medical advice or for the purpose of obtaining treatment; or
 - d) is suffering from anxiety, stress, depression or any other mental or nervous disorder.

Note: The above exclusion applies not only to you, but also to close relatives or other non-travellers on whom the trip depends.

2. For any trip where at the time of taking out this insurance (and in the case of Annual Multi-Trip at the time of booking each trip) You answer 'YES' to any of the 'Medical Screening Questions' and fail to contact the Medical Screening Line.

Note: If your trip is within the United Kingdom you do not need to contact us.

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 of your state of health. If you fail to do this, we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment. Please refer to the section headed 'Duty of Care' in the Policy Wording.

Pregnancy

This policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancies) or childbirth. This policy will, however, cover complications that arise from pregnancy which fall within the definition of 'Complications of pregnancy and childbirth' which occurs during the period of insurance.

The relevant definition as shown within the Policy Wording is:

Complications of pregnancy and childbirth - toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole, (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency caesarean section, medical necessary termination and premature births.

This definition is only applicable if the complication occurs more than **8 weeks** (or **16 weeks** in the case of a known multiple pregnancy) prior to the expected delivery date.

Medical Screening

If you need to telephone the Medical Screening Line, you will be asked simple questions about your medical condition, medication, trips to your medical practitioner, and other related matters.

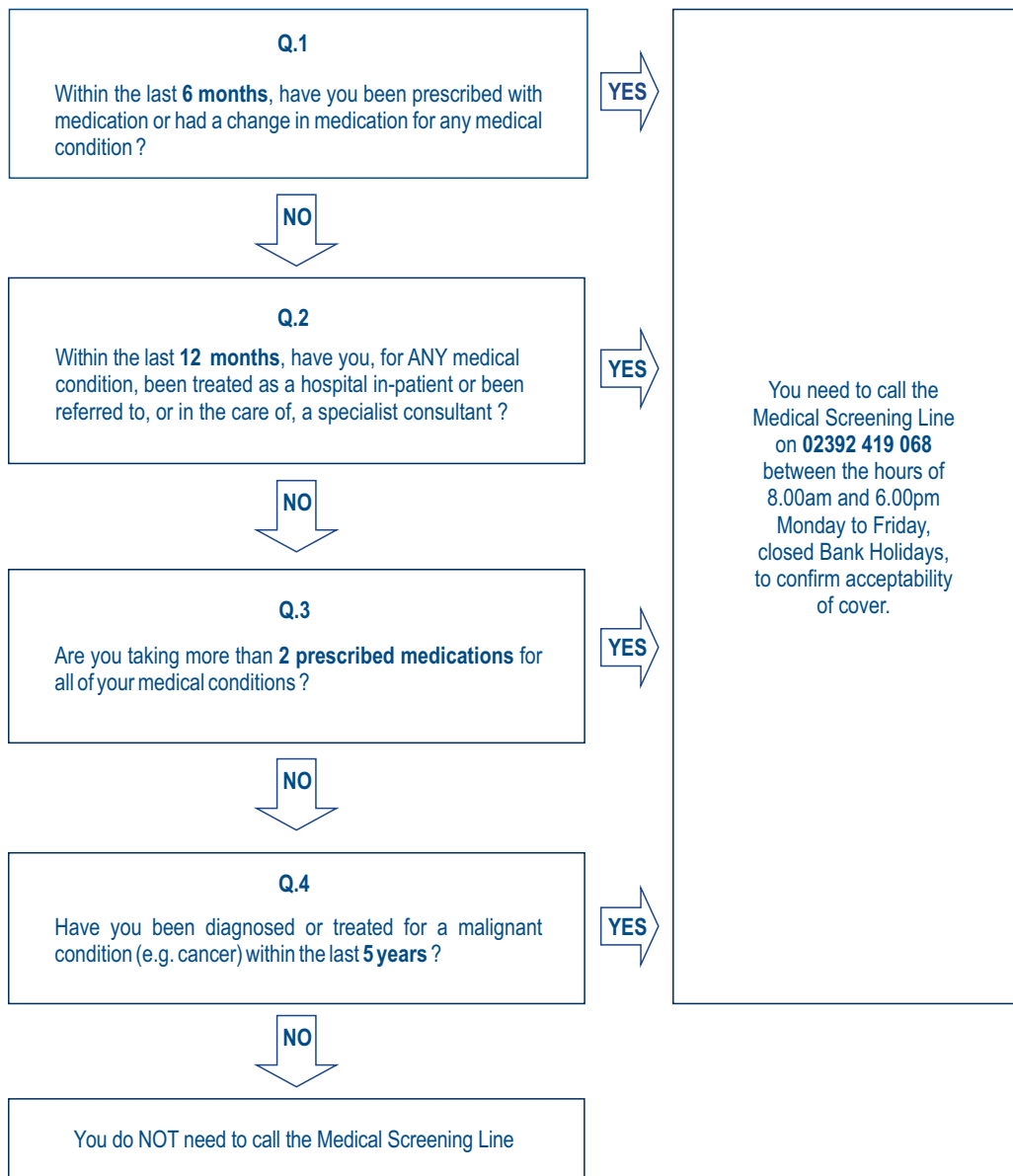
If, as a result of your call, we wish to impose special terms, such as an additional premium, this will be advised to you immediately and confirmed in writing. Should you decide not to pay the additional premium all medical conditions will not be covered. Any additional medical conditions not declared to us will not be covered. You will also be advised of a medical screening reference, which you should keep a record of.

Telephone the Medical Screening Line on **02392 419 068** between the hours of 8.00am and 6.00pm Monday to Friday, closed Bank Holidays, to confirm acceptability of cover (please note Mondays are normally very busy, you may prefer to call at other times).

We may wish to impose special terms, such as an additional premium.

Medical Screening Questions

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



Change in Medical Condition or Ongoing Medication

Your duty to us:

To answer all questions honestly and to the best of your knowledge. Failure to do so may affect your rights under this insurance.

If the details disclosed to us by you change during the period of insurance, we reserve the right to amend or cancel your insurance, providing you with a pro-rata refund of premium.

If you are in any doubt as to whether a fact is relevant, then for your own protection it should be disclosed to us.

Please refer to the Adventures Travel Insurance 2017/18 Policy Wording for full details.

Policy Cover & Limits

Summary of Cover

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.

Details of the cover chosen will be shown on your Policy Schedule.

The following is only a summary of the main cover limits. You should read the Policy Wording for the full terms and conditions.

Section & Cover	Limit per person (up to)	Event Excess*
PART A		
1. Medical & Emergency Expenses**	£10,000,000	£100
Emergency dental treatment (for relief of pain only)	£300	
Burial Costs / Body Repatriation	£3,500	
Hospital Inconvenience Benefit	£400 (£20 per day)	Nil
Search & Rescue costs	£50,000 (£10,000 in Home Area†)	£500
2. Personal Accident	£5,000 ***	Nil
3. Personal Liability	£2,000,000	Nil (£200 property damage)
4. 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
5. Legal Expenses	£25,000	Nil
6. Curtailment****	£2,000	£100
PART B		
7. 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 including Passport	£1,000	£75
8. Cancellation, Loss of Deposit or Curtailment	£5,000	£100 (£25 loss of deposit)
9. 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
PART C		
10. 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 on Parts A, B & C is the first amount of each claim, per section, for each separate incident, payable for each insured person

** Cover under Section 1 Part A, is not available in your home area †

*** Cover under Section 2, Part A, is reduced to **£2,500** if you are aged under **16**

**** Following an accident whilst you are participating in an insured activity

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