

**HOLIDAY AND BUSINESS TRAVEL INSURANCE SCHEME**  
Please complete and return this form with your cheque to:  
**YOUR TRAVEL AGENT DETAILED OVERLEAF**

**IMPORTANT:** Full terms and conditions will be sent to you. Should for any reason you find they are insufficient for your needs please return the original certificate within 14 days of purchase, but in any event prior to travel in order to cancel the insurance and obtain a full refund. Cancellation of the insurance is subject to no claim having been made or pending. A specimen certificate is available if required. Insurers and their agents share information with each other to prevent fraudulent claims, and to assess whether to offer insurance. In dealing with your application, enquiries may be made of other insurers and their agents. In the event of a claim, the information you supply on this form and the claim form, together with other information relating to the claim may be made available to other insurers and their agents.

**Declaration**  
I hereby declare that to the best of my/our knowledge and belief there is no reason at the present time why the journey or holiday should be cancelled or curtailed or expense be incurred and that no person shall travel against the advice of a qualified medical practitioner, or for the purpose of obtaining medical treatment.

**Signature of First Named** \_\_\_\_\_ **Date** \_\_\_\_\_  
PLEASE COMPLETE ALL SECTIONS

PERIOD OF INSURANCE FOR..... DAYS FROM.....	
Name and address of first proposer	Age
Postcode	Tel.

**AGE LIMIT**  
**64 ON DEPARTURE**

**COVER AVAILABLE TO U.K. RESIDENTS ONLY**

All material facts must be disclosed to the Insurers. Failure to do so may affect your rights under the insurance. A material fact is a fact likely to influence the Insurers in the acceptance or assessment of the insurance (for example, your own state of health or that of a close relative). If the Insured Person or anyone travelling with the Insured Person

- has a pre-existing condition that could force you to cancel or cut short your trip;
- has been admitted as an inpatient in hospital in the last 24 months;
- has ever suffered from or received any form of medical advice, treatment or medication for:
  - (1) Any Heart or Circulatory related condition (Including Hypertension, Angina, Stroke).
  - (2) Any Lung or Breathing related condition (Other than inhaler controlled, mild Asthma, suffered in isolation).
  - (3) Any Cancerous condition.
  - (4) Any Kidney Related Disorder.

cover will be excluded UNLESS the Insured Person contacts the medical pre-screening line on 0870 600 7106 and the Insured Person receives acceptance of cover for their medical condition(s).

This insurance also covers the cancellation or curtailment of the Insured Person's trip resulting from the illness of any person on whom the Insured Person's trip plans depend. If they have a pre-existing medical condition(s), these should also be declared to the Medical Pre-screening Line.

I understand that you may seek information from others to check the answers I have provided. I can censor the seeking of information from other insurers to check the answers I have provided, and I authorise the giving of such information.

PLEASE TICK AREA		EUROPE <input type="checkbox"/>	WORLD WIDE <input type="checkbox"/>
Name only of other proposers	Age		

PLEASE INSERT TOTAL PREMIUM AND REMIT YOUR CHEQUE PAYABLE TO: **YOUR TRAVEL AGENT. £** ..... MH/10/06  
(CUT OFF AND RETAIN THIS SECTION)

**COVER AVAILABLE TO U.K. RESIDENTS ONLY**

**PREMIUMS PER PERSON - EX U.K.**

*Inclusive of Insurance Premium tax at the current rate.*

**ADULTS UP TO AGE 64 ON THE DATE OF DEPARTURE**

Period	Europe	World Wide
UP TO 17 DAYS	<b>£24</b>	<b>£48</b>
18 - 31 DAYS	<b>£26</b>	<b>£55</b>
EACH ADDITIONAL MONTH OR PART THEREOF (Maximum six months in all)	<b>£24</b>	<b>£46</b>
CHILDREN UNDER 16 ON THE DATE OF DEPARTURE (WHEN TRAVELLING WITH AN INSURED ADULT)	- FREE OF CHARGE	
WINTER SPORTS	- DOUBLE PREMIUM	

EUROPEAN AREA MEANS EUROPE (INCLUDING CHANNEL ISLANDS AND REPUBLIC OF IRELAND), JORDAN, MADEIRA, CANARY ISLANDS AND COUNTRIES BORDERING THE MEDITERRANEAN SEA EXCEPT ALGERIA, LEBANON, LIBYA & ISRAEL.

**SUMMARY OF COVERS**

Section	Cover	Adults	Children under 16 up to
1.	Cancellation and Curtailment	£1,500	£1,500
2.	Personal Accident - Death	£5,000	£1,000
	Permanent Total Disablement	£5,000	£5,000
	Loss of one or more limbs and/or sight of one or both eyes	£5,000	£5,000
3.	Medical and Additional Expenses	£5,000,000	£5,000,000
4.	Baggage and Personal Effects (Single article and valuables limit £150)	£1,000	Included in adults cover
	Delayed Baggage	£50	Included in adults cover
5.	Personal Money	£150	Included in adults cover
6.	Loss of Passport	£250	£250
7.	Travel Delay		
	(a) In the event of 12 hours delay £20 per passenger and £10 each subsequent 12 hour period will be paid £100 maximum.		
	(b) If delay exceeds 12 hours and you wish to cancel your holiday.	£1,500	£1,500
8.	Missed Departure	£500	£500
9.	Personal Liability	£1,000,000	£1,000,000
10.	Legal Expenses	£15,000	£15,000

THIS INSURANCE ALSO INCORPORATES A 24 HOUR MEDICAL EMERGENCY SERVICE AND AIR AMBULANCE COVER

**FOR FULL DETAILS OF TERMS, CONDITIONS AND LIMITATIONS A SPECIMEN WORDING CAN BE OBTAINED FROM MARCUS HEARN & CO. LTD.**

**PRINCIPAL EXCLUSIONS**

**SECTIONS 1,2,3 & 7**

Whilst engaged or taking part in Aeronautics or Aviation other than as a fare paying passenger.

Winter sports (unless the appropriate premium has been paid), mountaineering (normally involving ropes and/or guides), sports tours and motor competitions. Travelling against the advice of a qualified medical practitioner or for the purpose of obtaining medical treatment, or are in the belief that the journey or holiday may be cancelled or curtailed or expense be incurred. Pregnancy where expected to give birth before, or within 10 weeks of arrival home. Intentional self injury and/or suicide. The cost of medical or surgical treatment of any kind incurred in the U.K.

**SECTION 1**

The first £50 of each and every loss, except £15.00 loss of deposit.

**SECTION 3**

The first £50 of each and every loss.

**SECTION 4**

Loss arising from confiscation or detention by customs or other authority, property otherwise insured. Damage due to moth, vermin, wear and tear and gradual deterioration, war and kindred risks. Loss of baggage or personal effects left unattended unless locked in a hotel room, apartment, holiday residence, motor vehicle or in the care of a responsible person known to the insured. Any baggage or personal effects lost whilst in the custody of an airline or carrier not reported to the airline or carrier within 24 hours. Money and Valuables left in unattended motor vehicles. The first £50 of each and every loss.

**SECTION 5**

No claims payable unless loss reported to the police within 24 hours of discovery and police statement obtained. Shortages due to error or omission, depreciation in value. Loss or theft of money unless carried on the insured persons. The first £40 of each and every loss.

**SECTION 6**

No claims payable unless loss or theft reported to the police within 24 hours of discovery and a police report obtained.

**SECTION 7**

Strike or industrial action in existence at the time of effecting insurance. The first £50 of each and every loss in respect of cancellation only.

**SECTION 8**

Strike or industrial action in existence at the time of effecting insurance. Car breakdown claims unless a repairers report obtained and proof that the car has been properly serviced.

Should you require further details of cover please contact:

MARCUS HEARN & CO. LTD., Marcus Hearn House, 65/66 Shoreditch High Street, London E1 6JL. Tel: 020 7739 3444

MH/10/06

CC

**TRAVEL HINTS AND TIPS**

Before travelling make sure your passport, visas, vaccinations are up to date and make sure you take all appropriate documents with you.

If you have a health problem, seek your doctors advice as to whether you are fit to travel and if you are get it in writing.

If you are on medication take a supply long enough to last you through the trip.

Leave in good time to get to the airport or point of departure by the required check-in time.

Make sure your suitcases are securely fastened and do not leave them unattended or with strangers during the journey.

Valuables and money should not be packed in suitcases but should be kept on your person during the journey.

If you are taking valuable items such as jewellery or expensive cameras, you should insure them under the All Risks section of your home insurance. If you don't have such cover contact an Insurance Broker who should be able to arrange this for you.

Beware of the sun and wear a suntan lotion with an appropriate sun factor to protect your skin.

Make sure your home is fully secured and that water is turned off before leaving.



**HAVE A SAFE AND ENJOYABLE JOURNEY**

**TRAVEL INSURANCE - IMPORTANT NOTICE**

Your travel insurers, under the Association of British Insurers General Business Code of Practice, have to bring to your attention some of the important features of your travel insurance policy and on their behalf we would ask you to please note the following:-

**Evidence of Cover:** this contains full details of the cover provided plus the conditions and exclusions which apply to it. **You must read the insurance policy carefully.**

**Conditions, Exclusions and Warranties:** there are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.

**Age Limits:** if the policy contains an age limit, please ensure it is not exceeded during the period of travel.

**Health:** the policy contains conditions relating to the health of the people travelling and others upon whose wellbeing the trip may depend.

**Property Claims:** these are settled on an indemnity basis - not a "new for old" or replacement cost basis, unless otherwise stated in the policy.

**Policy Limits:** most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits e.g. for any one item, or for valuables in total.

**Policy Excesses:** claims under most sections of the policy will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of a claim per person.

**Reasonable Care:** you are required to take all reasonable care to protect yourself and your property and to act as though you are not insured.

**Pregnancy:** this policy does not cover pregnancy where the Insured Person is expected to give birth before or within 10 weeks of the date of arrival home.

**Complaints:** the insurance policy includes a Complaints Procedure which tells you what steps you can take if you wish to make a complaint.

**"Cooling Off" Period:** the policy may contain a "cooling off" period which allows you to return the policy and obtain a full refund if you have a justifiable reason to be dissatisfied with the cover provided.

**Hazardous Holiday Activities:** the policy may not cover you when you take part in certain hazardous activities e.g. scuba diving. If you require cover for such activities you should contact us prior to travel.

U.K. Law allows the parties to choose the law applicable to the contract. The contract will be subject to English Law unless otherwise agreed.

**PLEASE ENSURE YOU READ YOUR INSURANCE POLICY CAREFULLY**

**DO NOT FORGET TO DISCLOSE ANY MEDICAL CONDITIONS, TO SAFEGUARD YOUR INTERESTS, TO THE MEDICAL HELPLINE ON 0870 600 7106**

**Your Policy Summary**

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

**Insurer: White Horse Insurance Ireland Limited**

**Type of Cover:** This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip.

**About your Cover**

Features and Benefits Automatically Included	Policy Section
<p><b>Medical Conditions existing prior to purchasing this policy</b></p> <p>If you are aware that you or any other person on whom the Insured Person's trip depends (including a relative, travelling companion or close business associate) have:</p> <ul style="list-style-type: none"> <li>• a pre-existing condition that could force you to cut short your trip;</li> <li>• been admitted as an inpatient in hospital in the last 24 months;</li> <li>• ever suffered from, or received any form of medical advice, treatment or medication for:</li> </ul> <ol style="list-style-type: none"> <li>1. any Heart or Circulatory related condition (Including Hypertension, Angina, Stroke)</li> <li>2. any Lung or Breathing related condition (Other than inhaler controlled, mild Asthma, suffered in isolation)</li> <li>3. any Cancerous condition</li> <li>4. any Kidney Related Disorder</li> </ol> <p>then you must contact the Medical Pre-screening company in order to arrange cover for that condition. Failure to advise the Medical Pre-screening company of a pre-existing medical condition will result in claims for those undisclosed conditions not being paid.</p>	<p><b>'Pre Existing Medical Conditions' Pages 1 &amp; 2, Section 1 Cancellation &amp; Curtailment 'What you are not covered for' Page 3 and Section 2 Emergencies Medical Expenses &amp; Repatriation 'What you are not covered for' Page 4</b></p>
<p><b>Age Limits</b></p> <p>64 on the date of departure. Please note that if you are under 16, reduced cover will apply to certain sections of the policy.</p>	<p><b>'Policy Age Limits' Page 1 and 'Section 5 - Personal Money' Page 4</b></p>
<p><b>Residency</b></p> <p>To be eligible for this policy, you must be a UK resident at the time of taking out this policy and reside in the UK for no less than 6 months of the year.</p>	<p><b>'Definitions' - Country of Residence Page 2</b></p>
<p><b>Hazardous Pursuits</b></p> <p>There is no cover under the insurance for claims arising from any activity, which requires a degree of skill or involves a greater risk. You may be covered when participating in certain wintersports if you have paid to extend your cover.</p>	<p><b>'Definitions' Page 2 and 'General Exclusions' Page 5</b></p>
<p><b>Law and Jurisdiction</b></p> <p>The Law of England and Wales governs this insurance, unless you are habitually resident in Scotland, in which case the law of Scotland shall apply, or as otherwise agreed by you and the insurer.</p>	<p><b>'Conditions applicable to all sections of the insurance' Page 6</b></p>

**PERIOD OF INSURANCE**  
The policy you have purchased will run for the period of insurance shown on your Travel Insurance Certificate.

**YOUR RIGHT TO CANCEL THIS POLICY**

We hope you are happy with the cover this policy provides. However, if this cover does not meet your requirements, you have the right to cancel it within 14 days of receipt. We will refund all premiums paid within 30 days from the date we receive the notice of the cancellation from you, provided that you have not travelled on the policy during that time.

**HOW TO MAKE A CLAIM**

- If you need to make a claim, please obtain a claim form no later than 31 days after the event by:
  - Telephoning Inter Group Claims Services on 0870 609 4641 quoting reference: IGCS 1500;
  - Writing to Inter Group Claims Services, Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey, GU9 8KT, quoting reference: IGCS 1500.

**HOW TO COMPLAIN**

If for any reason, you consider that we have not kept our promise or you have any cause for complaint regarding this insurance and your complaint is regarding a claim, in the first instance write to:

The Claims Director, Inter Group Insurance Services Limited  
Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT

Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Policy Reference
SECTION 1 – CANCELLATION & CURTAILMENT CHARGES  Sum Insured: Up to £1,500	Provides cover for travel, accommodation, excursions, tours and activities that have been pre paid or you are contracted to pay for and cannot get back if you cancel or have to cut short your holiday..	To be able to claim, the reason why the trip is being cancelled/curtailed must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. <b>An excess of £50 per person applies. This excess is £15 for loss of deposit claims only.</b>	Page 3
SECTION 2 – EMERGENCY MEDICAL EXPENSES & REPATRIATION  Sum Insured: Up to £5,000,000	Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance.	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in your country of residence. <b>An excess of £50 per person, per incident applies.</b>	Pages 3 & 4
SECTION 3 – PERSONAL EFFECTS & BAGGAGE  Sums Insured: 1) Personal Baggage: Up to £1,000 2) Travel Documents: Up to £150 3) Delayed replacement travel Baggage: Up to £50	1) Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim. 2) Provides cover for replacement travel documents like passports or travel tickets if stolen or lost. Cover includes reasonable expenses directly consequential to obtaining replacements like accommodation and/or travel expenses. 3) Provides cover for replacement necessities if your personal baggage is delayed at least 12 hours on your outward journey	1) To be able to claim, a written report is required to support the loss/theft/damage. For example, from the local police or from the transport carrier. The amount payable will include an allowance for wear and tear and loss of value. Your policy has a limit of £150 for each single item (this includes a pair or set). Your policy has a limit of £150 for valuables overall. Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time. <b>An excess of £50 per person, per incident applies.</b> 2) To be able to claim, a written report is required to support the loss/theft. For example, from the local police. Receipts for all costs should be retained to substantiate the claim. <b>No excess applies to this sub-section.</b> 3) To be able to claim, a written report from the carrier, to confirm the delay, is required, as are the receipts for the necessities. <b>No excess applies to this sub-section.</b>	Page 4

If your complaint is not resolved to your satisfaction or if your complaint is not in regard to a claim, you should write to:

The General Manager, White Horse Insurance Ireland Limited  
14 Clyde Road, Ballsbridge, Dublin 4, Ireland

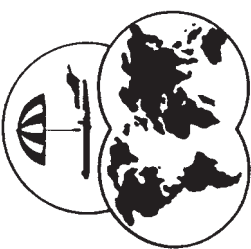
If you are still not satisfied with our decision, please write to:  
Financial Services Ombudsman's Bureau, 32 Upper Merrion Street, Dublin 2, Ireland

**COMPENSATION SCHEME**

White Horse Insurance Ireland Limited are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if we cannot meet our financial obligations. This depends on the type of business and the circumstances of the claim. Your claim is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.  
www.fscs.org.uk/files/documents/pdfs/k-zkxvgrmzmpcyf.pdf



**WORLDWIDE  
HOLIDAY AND BUSINESS  
TRAVEL INSURANCE**

**SPECIALLY DESIGNED**

For

# Bravo Travel

6 Lower Grosvenor Place, London SW1W 0EN

By

**MARCUS HEARN & CO. LTD**

AND

UNDERWRITTEN BY

**WHITE HORSE INSURANCE IRELAND LIMITED**