

Travel Insurance Summary

CLUB MED UK



Contact details for all claims and emergencies when travelling



Europ Assistance
EMERGENCY ASSISTANCE
24 HOURS A DAY

Medical Evacuation and Assistance:
+33 1 41 85 84 86

Non-Medical Assistance and Claims:
+44 1444 442539

Contact details for all product related enquiries:

Telephone: +44 1444 442538
info@collinsongroup.com

Office Hours:
08:30 – 16:30 Monday – Friday
(excl. Public holidays)

The insurance is underwritten by Europ Assistance SA, a French stock corporation.

We pay all valid claims if you comply with the terms and conditions of the travel insurance policy.

Cover	Limits of Cover per person unless otherwise shown (up to)	Excess
Emergency Dental Treatment	£200	£35
Hospital Daily Benefit	£15 per complete day of inpatient treatment: up to a maximum of £600	Nil
Medical Emergency & Repatriation	£10,000,000	£35
National Health Prescription Fees	£500	Nil
Additional Accommodation & Travelling Costs	£2,000 per Trip	£35
Cancellation and Curtailment	Final invoice cost	£35 (£10 Loss of Deposit)
Travel Delay	£20 for the first full 12 hour delay then	Nil
	£20 for each subsequent full 12 hours:	
	up to a maximum of £300	
Missed Departure	£1,000	Nil
Personal Luggage	£2,000	£35
• Single article, or Pair or Set of articles	£300	£35
	£300	£35
• Valuables	£300	£35
Legal Protection	£25,000 per policy	Nil
Luggage Delay	£75 for the first full 12 hour delay	Nil
	then £75 for each subsequent full 12 hours:	
	up to a maximum of £225	

Cover	Limits of Cover per person unless otherwise shown (up to)	Excess
Personal Liability	£2,000,000 per policy	Nil
Personal Accident		
• Death	£25,000	
If the Insured Person is aged under 16	£1,000	
• Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£25,000	Nil
• Permanent Total Disablement	£25,000	
Money & Passport	£500	
• Cash	£250	£35
• Passport	£300	Nil
Hijack and Mugging	£100 per complete 24 hours up to a maximum of £1,000	Nil
Extended Kennel or Cattery Fees	£500	Nil
Winter Sports Cover		
• Ski pack	£50 per day up to a maximum of £300	Nil
• Skis and ski equipment	£1,000	Nil
• Ski equipment delay	£15 per day up to a maximum of £300	£35
• Piste closure	£80 per day up to a maximum of £400	£35 (£10 Loss of Deposit)
• Cancellation due to lack of snow	Final invoice cost	£35 (£10 Loss of Deposit)

CLUB MED UK TRAVEL INSURANCE

This brochure provides you with a brief description of the Club Med travel insurance policy. Please refer to the Club Med Travel Insurance policy wording for the terms, conditions and exclusions of cover. A copy of the policy wording is available from www.clubmed.co.uk

GENERAL ADVICE WARNING

Club Med may not answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot advise you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. If you have any questions about the coverage, please contact Intana, a trading style of Collinson Insurance Services Limited on: 0844 338 6063

STEPS TO FOLLOW IN CASE OF EMERGENCY

	IN RESORT	SKI ACCIDENT
Step 1	Contact Club Med resort manager immediately	Contact Club Med resort manager immediately when you reach the doctor
Step 2	The Resort Manager must contact Europ Assistance France	
Step 3	Europ Assistance will contact the treating doctor to obtain medical reports and will advise on options	

WHO IS COVERED

GMs that have booked via Club Med UK and at the commencement of the cover being not more than the specified age limit.

AGE LIMITS

This policy shall not apply for any person who has reached the age of **66 years** at the commencement of the period of insurance.

PERIOD OF INSURANCE

The cancellation cover starts when you book your trip. The cover for all other sections applies for the duration of your trip, as stated on the Holiday Booking Invoice. Legal advice continues to apply for up to 7 days after you return Home.

IMPORTANT POLICY CONDITIONS

- In the event of an emergency** or any occurrence that may give rise to a claim for more than £500 under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent.
- Checked-in baggage:** You must report loss/damage or theft to the airline BEFORE you leave the baggage area and obtain a property irregularity report.
- Non-airline related claims:** You must report the loss, theft or damage to the local police within 24 hours of the incident and obtain a police report.
- Pre-existing medical conditions:** You must contact Intana to declare your condition, and obtain written confirmation prior to date of departure. Failure to declare your pre-existing medical condition may invalidate the policy.
- Repatriation** is back to your home.
- Illness related claims:** You must provide us with a medical history (6 months).
- Illness and injury related claims:** You must provide us with a letter from the treating medical practitioner stating the reason that prevented you from travelling.
- Reimbursement of expenses:** You must provide us with receipts for expenses claimed.
- Personal Accident:** Notice of death must be given immediately and we have the right to request a post mortem examination of the body.

WHAT IS COVERED

- Medical:** Medical practitioner's fees, hospital expenses, in-patient and outpatient treatment.
- Dental:** Treatment for immediate pain relief, discomfort.
- Winter Sports:** Cancellation/Curtailment for your unused ski pass or ski school fees/ski pack. Piste closure of more than 24 consecutive hours: £80 per day (up to a maximum of £400 per Insured Person). Damage, theft or destruction of ski equipment up to £1000. Damage, theft or destruction of your ski pass: £50 per day (up to a maximum of £300 per Insured Person).
- Hospital Daily limit:** Hospitalisation as an inpatient of more than 24 consecutive hours.
- Cancellation / Curtailment:** You have to cancel a pre-paid flight or accommodation due to one of the reasons listed in the Schedule of Benefits. We will reimburse you for the unused pre-paid flights and accommodation not refunded by the provider.
- Trip interruption:** We will pay to amend your existing ticket, or for the additional airline ticket cost to return you home.

- Travel Delay:** Due to unforeseen Strike, industrial action, adverse weather conditions, failure of air traffic control systems or mechanical breakdown of the pre-paid aircraft, sea vessel, scheduled coach or train. We will reimburse costs incurred by you for additional accommodation and meals during the delay.
- Missed Connection:** The late arrival of your incoming flight due to adverse weather conditions, strike or industrial action or mechanical breakdown of the aircraft causing you to miss your connecting flight. We will pay for the additional flight and accommodation costs to reach your booked destination.
- Personal Baggage:** Damage, theft or destruction of personal baggage.
- Baggage Delay:** Baggage delayed in excess of 12 hours outside the borders of your home country. We will reimburse you for expenses incurred during the delay to purchase items of personal clothing and toiletries.
- Loss of Cash and/or Passport:** Damage or destruction of foreign exchange whilst on your trip. Loss or theft of your passport whilst on your trip, we will pay for the travel and accommodation to visit the nearest Embassy.
- Personal Liability:** Accidental bodily injury or death of another person, or accidental loss or damage to their property. We will provide cover for all sums which you become legally liable and all legal costs in the defence of any claim against you (contested by us/with our consent).
- Personal Accident:** If you suffer accidental bodily injury during a trip, which within 12 months is the sole and direct cause of your death or your permanent disablement.
- Hijack of public conveyance:** Aircraft or sea vessel (as part of your original itinerary) is hijacked for more than 24 hours consecutively.
- Carrier accumulation limit:** The maximum amount we will pay in the aggregate under this policy in respect of all insured persons in the same carrier.

SUMMARY OF CLAIMS WE DO NOT COVER

- Claims where you did not obtain authorisation prior to incurring costs.
- Medical: Travelling against the advice of a medical practitioner, or when you are travelling with the intention of obtaining medical treatment, or if you are travelling with any undiagnosed symptoms that require investigation/results of tests.
- Treatment which can be reasonably delayed until your return home.
- Treatment and/or surgery for cosmetic purposes.
- Cancellation, Curtailment or Trip Interruption arising from a pre-existing medical condition affecting you or the person that is the cause of the cancellation (close relative or travel companion).
- Treatment relating to a pre-existing medical condition, where you did not declare this condition to us prior to departure, and we did not agree to provide cover in writing.
- Treatment relating to a pre-existing medical condition, when you have not been hospitalised for more than 48 hours.
- Obtaining chronic medication.
- Pregnancy (medical and cancellation claims).
- You (being the driver of a motor vehicle or motorcycle) not being in possession of a valid/legal license.
- You being under the influence of alcohol with more than the legal limit of alcohol in your blood.
- Telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi cost incurred for the initial journey to the hospital), interpreter's fees, inconvenience, distress, loss of income, loss of enjoyment of holiday, timeshare fees and any costs related to obtaining/replacing a visa.
- Valuable items (as defined in the policy wording) and/or Cash in your checked-in baggage and/or not on your person or in a safety deposit box at the time of loss.
- Your inability to hold/obtain a visa or passport.
- Strike, industrial action or terrorist incident which was common knowledge at the time of payment.
- Failure by the provider to supply the service or transport.
- Not checking in before check-in is closed.
- Suicide, attempted suicide, intentional self-injury, mental disturbance or disorders, insanity, psychiatric or psychological or emotional or nervous conditions.
- War, hostilities invasion or civil war.
- Nuclear, chemical or biological terrorism.
- Repatriation, accompanying travel companion/children, visit by any one person and trip interruption not arranged by us.
- Routine treatment.
- Contraceptive devices, prosthetic devices, artificial aids or dentures.
- Sporting activities: Engaging in organised competitions and/or as a professional.
- Claims where you are unable to provide us with the original receipt/invoice for the cost incurred.
- Electrical or mechanical breakdown of the article.
- Wear and tear, damage caused by moth or vermin, denting (where the item can still be used), scratching, any process of dyeing or cleaning.
- Permanent or temporary confiscation, forfeiture or impounding carried out by customs, police services or any lawfully constituted official.

- Personal Baggage:** Documents of any kind, driver's licences, musical instruments, typewriters, glass, china, antiques, pictures, photos, pedal cycles, hearing aids, coupons, vehicles and accessories, samples or merchandise, business goods, unused telephone rental charges/airtime, items purchased whilst on your trip, hired by you and all items loaned or entrusted to you.
- Baggage Delay** within the borders of your home country.
- Personal Liability:** Injury, death or property belonging to you, any member of your family, household or any person in your service. Ownership or use of airborne craft, horse-drawn or motorised or mechanically propelled or towed vehicles, vessels, sail or powerboat, animals and firearms. Liability attributable to the transmission of any communicable disease or virus or HIV/AIDS. Judgements not obtained from a court within South Africa or the country where the event occurred.
- Wilful or malicious acts and/or** through your negligence.
- Personal accident:** Injury not caused solely by outward, violent and visible means. Any claim arising directly or indirectly from any type of illness and/or bacterial infection (except where it was a medically acquired infection and/or blood poisoning which may result from an accidental cut or wound).
- Missed Connection:** If you did not allow for sufficient connecting time (minimum 4 hours or the IATA minimum connecting time).
- Replacement cost** of your passport.

OTHER INSURANCE

- We reserve the right to recover any losses from any other insurance policy or medical insurance policy or medical aid scheme you may have.
- If an airline is responsible for all or part of your claim, you must claim from the airline first. We pay our proportion of the claim where we share legal responsibility with the airline/other party.

MEANING OF WORDS

Close relative: Spouse, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step children, daughter/son-in-law, sister/brother-in-law), grandparent, grandchild or fiancé, under the age of 66 years and resident in your home country.

Excess: Claims are subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person each and every benefit.

Pre-existing Medical Condition:

- Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received **during the 2 years** prior to the commencement of cover under this policy and/or prior to any Trip: **and**
- Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred **at any time** prior to the commencement of cover under this policy and/or prior to any Trip.

Valuable items: Cameras; photographic, video and associated equipment of any kind; games consoles (Playstation, Gameboy, Nintendo, etc), accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; sunglasses; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

You/Your: GMs that have booked via Club Med South Africa (children under 12 years share in the cover with the accompanying adult), and at the commencement of the Period of Insurance being not more than the specified age limit.

CONSENT TO DISCLOSURE OF PRIVATE INFORMATION

- We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary. Your information will be protected from accidental or unauthorised disclosure.
- We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy.
- Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.
- The above principles apply whether We hold Your information on paper or in electronic form.