

## Why you should choose our Adventure Travel Insurance.

We believe that safety and holiday enjoyment are equally important. Therefore travel insurance is a must whenever you travel abroad. It is a common mistake to think 'it will never happen to me'.

Whilst you can't control every eventuality, you can help yourself by ensuring you are adequately covered for the most typical risks and that means choosing an insurance policy that is fully 'fit for purpose'. Naturally this is all the more important when you intend to travel to remote areas, or to participate in more adventurous types of activities.

We urge you to familiarise yourself with the important benefits our carefully specified insurance policy provides. This is tailored to give exactly the cover you need for trips from this brochure. We believe the policy we offer is the best available of its type and have been working with the same reputable insurance providers for many years – insurance broker Campbell Irvine and the underwriter Axa Insurance, who are highly experienced in the field of adventure travel insurance.

It is mandatory that you have adequate travel insurance to take part in our trips. So, if you do consider making your travel insurance arrangements with someone else, please think carefully about the following:

- Not all insurance cover is the same! You need to look at the small print of the coverage and services that are provided. As the insurance market grows more and more competitive, many companies are cutting the levels of cover and benefits in order to keep the costs down.
- In particular many other policies will ask for a supplement to cover specific sports or activities, or these may be excluded altogether. We offer the reassurance of a policy that covers **all** activities featured as a part of trips from this brochure and our Trip Dossiers, including listed optional activities arranged by us.
- While many of the major credit cards provide limited Travel Accident cover, usually they do not include cover for other major risks such as Medical Expenses, Travel Delay and Cancellation and Curtailment (unless part of a premier or gold bank account, or subscription-based credit card service)
- With Exodus insurance, our tour leaders have the authority to arrange for medical emergency repatriation where necessary, in the event of being unable to make contact in the first instance with the 24 hour medical emergency assistance providers.
- If you do not take our travel insurance we will ask for evidence that you have an alternative policy that is comparable with our own. You will need to take your Insurance Policy Document with you when you travel

(leaving a copy safely at home) for checking by your tour leader. If you cannot provide this at the start of the holiday you will be required to take out a suitable policy at that time, otherwise you will not be allowed to continue with the trip and will not be entitled to any refund for services not provided.

### **Our Insurance gives wide-ranging cover**

Take a look at some of the other benefits of our specially arranged travel insurance:

- High sums insured.
- 24- hour UK based Worldwide Medical Emergency service- this most important aspect of your insurance is operated by Speciality Assistance. With their expert knowledge and experience you are in trusted hands in the event of an emergency.
- Superior level of travel delay cover- compensation is possible after only 12 hours delay and this applies to the return as well as outbound journey. The period of delay is calculated based on a combination of delay from point of departure and delay on arrival (often policies only relate to delay from point of departure). Our policy also covers failure of flight connections within Europe and abandonment within the UK after a 12 hour delay.
- Covers acts of conventional war and terrorism.
- Up to £1000 cover for loss, theft or damage to tickets (not just flight tickets).
- Free Automatic 31 day extension of cover – if return travel is delayed beyond your control.
- Cover for repatriation to the country where you normally reside.
- Criminal injuries cover- up to £5000 in hospital benefit in the event of hospitalisation as a result of being physically assaulted whilst abroad.

### **Cover for all Activities**

From Scuba diving to horse-riding, caving or canoeing, we cover you for any activity included as part of a trip featured in this brochure.

This includes automatic extension to cover any winter sports activities included on your holiday, provided you are using a recognised piste. Random 'off piste' winter sports will only be insured if it is with an instructor or in a group of not less than 3 people in possession of working communications or portable phone.

### **Medical Screening**

Cover for pre-existing medical conditions is an exclusion from our policy, relating to you or any other person upon whom travel depends. However, we suggest you disclose details of any pre-existing medical condition at the time of booking the insurance to our medical screening help line. It may be possible to extend cover, sometimes at no extra charge. If you have a pre-existing medical condition you should contact the Medical Helpline on **0870**

**906 3140** to discuss your circumstances, in confidence, and obtain the necessary confirmation that you can be adequately covered.

### **No Quibble Money Back Guarantee**

Should you change your mind after purchasing our insurance, you can cancel and get a full refund up to 14 days from the date of receiving the policy document, so long as no claims have been made and no travel has started.

**For persons aged 66-74 years** at the time of arranging insurance, double the premium is charged for the single trip policy. For those 75 years and above please refer to Campbell Irvine on **01737 223 687** for advice.

**Special family rate** - for families travelling together. Applies to adults 65 years or less and children 18 years or less at time of booking. Provides cover for up to 2 adults and up to four children per policy.

<b>Single Trip Family Cover</b>	Europe/Mediterranean*	Worldwide
Duration up to	£ per family	£ per family
8 days	65	185
17 days	85	207
Longer durations - please ask for a quotation		

**Single Parent Family Rate-** provides cover for one adult 65 years or less at the time of booking and up to four children aged 18 years or less.

<b>Single Trip Family Cover (single parent)</b>	Europe/Mediterranean*	Worldwide
Duration up to	£ per family	£ per family
8 days	39	111
17 days	51	124
Longer durations please ask for a quotation		

### **Individual Cover**

<b>Single Trip Individual Cover</b>	Europe/Mediterranean*	Worldwide
Duration up to	£ per person	£ per person
8 days	26	74
17 days	34	83

\* Includes European countries west of the Urals, countries bordering the Mediterranean, Mediterranean Islands, plus Iceland and Jordan.

### **Annual Multi Trip Insurance**

We also offer an Annual Multi-Trip insurance which offers many additional advantages:

- Worldwide cover.
- Covers many types of adventurous activities – for example scuba diving (see exclusions relating to non-brochured, independently arranged activities)
- Includes 4 weeks winter-sports cover at no additional charge
- 10 weeks cover for any single journey.
- One single certificate covers your travel insurance needs for an entire year, allowing any number of trips.
- Available to anyone resident in Europe during duration of the policy.

**Special rate for Couples-** a special per couple rate representing a discount on the standard individual rate (defined as 2 adults whether married or not who have been permanently resident together for at least 6 months). The Partner is also covered if travelling independently.

**Children age up to and including 18 - FREE** –up to 4 children aged 18 years or less at time of booking can go free and are covered to travel independently e.g. on school trips. Children must be named on the policy and reside permanently with a parent who is an insured person.

<b>Annual Multi-Trip Premiums</b>	<b>£</b>
Per Adult	115
Per Couple	180
<b>Children 18 and under travel FREE on this policy</b>	

This annual policy is not available to persons aged 66 years and over at time of arranging the insurance.

All premiums shown include Government imposed Insurance Premium tax at 17.5%.

**This is only a summary of cover provided. Full details are shown on your policy document which will be sent to you within 14 days of receipt of premium.**

A specimen copy is available upon request should you wish to see this before purchasing our insurance. Cancellation cover starts immediately your cover takes effect, other sections on commencement of booked travel.

### **Exclusions- independent activities**

This policy does not cover some activities where undertaken independently of our trips: these include mountaineering or climbing, pot-holing, motorised competitions or races, sports tours or travelling by motorcycle (other than in respect of motorcycles hired or borrowed during the period of insurance). Winter-sports involving ski racing, ski jumping, ice hockey or use of bobsleighs or skeletons. Any activity in the air (other than as a passenger in a fully licensed passenger carrying aircraft), parachuting, skydiving, hang gliding or microlite flying. Above exclusions do not apply to cancellation claims only.

If you are travelling independently (i.e. not on an Exodus tour) and you are planning to take part in different adventurous activities, you should check directly with Campbell Irvine (0044 (0) 1737 223687) to make sure you are properly covered. Sometimes this may mean paying an additional premium to cover these specific activities.

### Material Facts

Please remember that all Material Facts should be disclosed, as failure to do so may affect your rights under this insurance. In particular this insurance excludes any **pre-existing** or **undiagnosed** medical conditions relating to you or any person upon whom the trip may depend, such as a close relative, even if they are not necessarily travelling on the holiday. You must disclose these conditions as any treatment required by you or them might cause you to cancel or return home early.

Summary of Cover	up to
<b>A Medical Expenses</b>	<b>£5,000,000</b>
In Patient Benefit	£200
Criminal Injuries	£5,000
Personal Liability	£2,000,000
<b>B Personal Accident</b>	<b>£50,000</b>
Permanent loss of sight	£50,000
Loss of limb(s)	£50,000
Permanent total disablement	£50,000
Death	£10,000
<b>C Cancellation or Curtailment</b>	<b>up to holiday cost</b> (to a maximum of £5000 per person)
<b>D Delayed Departure or Arrival</b>	<b>£100</b>
Cancellation due to delayed departure or arrival	£1,000
Hi-jack of Aircraft	£3,000
Failure of flight connections	£150
Interruption of transport	£300
Delayed Tour Expenses	£150
<b>E Personal Effects</b>	<b>£2,000</b>
Valuables limited to	£350
Money	£500
Single article limit	£250
Disc collections e.g CD's	£200
Passport and Visas	£250
Tickets	£1,000
<b>F Legal Expenses</b>	<b>£15,000</b>