

Your Schedule and Policy documents.

Security Delay Insurance Reimbursement Benefit

THIS INSURANCE PROVIDES REIMBURSEMENT OF ADDITIONAL COSTS INCURRED BY THE POLICY HOLDER IN THE EVENT THAT A JOURNEY THEY ARE TAKING IS DELAYED BY A TERRORIST INCIDENT/SECURITY ALERT.

COVER WILL BE OPERATIVE ON A SINGLE TRIP BASIS OUT BOUND FROM THE TERRITORY AS DEFINED, RETURNING BACK TO THE TERRITORY, INCLUDING INTERNAL TRAVEL WITHIN THE TERRITORY.

THIS IS A REIMBURSEMENT POLICY THEREFORE IT IS A REQUIREMENT THAT ALL APPLICABLE ADDITIONAL COSTS INCURRED MUST BE EVIDENCED BY RECEIPTS.

(TERMS AND CONDITIONS AND DEFINITIONS APPLY)

This page does not form part of the Policy or Schedule



SCHEDULE

Silver

Policy number: **[INSERT]**

Issued Date/Time: **[INSERT]**

Policy Holder:	[INSERT]
Insured Person(s):	[INSERT] all members need to be named on the policy document
Insurer:	Professional Travel Insurance Company Limited (PTI)
Policy Period:	A single trip lasting no more than 31 days from scheduled departure to scheduled return date.
Insured Person's Policy Period	[INSERT START AND END DATES]
Departure point	[INSERT departure point and code]
Arrival Destination	[INSERT arrival point and code]
Amendment option Level of cover selected	[insert yes or no] Silver
Sums Insured:	<p>Additional Travel: up to a maximum any one Policy of £600, whichever the lesser, in total per policy during the Policy Period</p> <p>Alternative Re-Ticketing: up to a maximum any one Insured Person, the amount of the replacement cost or the maximum limit of: £3,500, whichever the lesser, in total during the Insured Person's Policy Period</p> <p>Excess Car Parking: up to a maximum any one Policy of £150, in total per policy during the Insured Person's Policy Period</p> <p>Overnight Accommodation: up to a maximum any one Insured Person of £200 per room, per Couple, per night and £60 per Child per night, to a maximum of 3 nights in total during the Insured Person's Policy Period</p> <p>Subsistence Allowance: up to a maximum any one Insured Person of £25 any 6 hour period, that exceeds an initial 6 hour period and £200, in total during the Insured Person's Policy Period</p>
Maximum Amount Payable:	The maximum amount payable any one Insured Person during the Insured Person's Policy Period shall not exceed: £5,050
Evidence of Insurance:	Is the document that must be issued to the Policy Holder by the Agent as soon as practical but no later than 10 days after an applicant becomes an Insured Person , each document must be consecutively numbered and issued
Policy Excess:	£50 each and every Claim , except under Subsistence Allowance
Premium:	The premium payable under this Policy and the amount charged shall be calculated by using Sterling Per Insured Person plus Insurance Premium Tax.
Premium Payment Terms:	By credit/debit card in full prior to departure in accordance with the terms and conditions.
Territory:	England, Scotland, Wales, Northern Ireland, Isle of Man, Guernsey and The Channel Islands.

POLICY

This Policy and the Schedule shall be read as one contract and any word(s) or expression(s) to which a specific meaning has been attached in any part of this Policy or Schedule shall bear such meaning wherever it may appear. Defined terms appear in bold print.

In the event that an **Insured Person** incurs **Valid Costs** then the **Insurer** will **Reimburse** to the **Policy Holder** such **Valid Costs** up to the **Sums Insured** and **Maximum Amount Payable** for each **Insured Person**, subject to the **Policy Excess**.

Always provided that the **Policy Holder** has paid the **Premium** in accordance with the **Premium Payment Terms**.

DEFINITIONS

Additional Travel, means:

the cost of travel by hire car, or any publicly or privately licensed conveyance by road, and / or rail, and / or sea, and / or air, to an alternative place of departure in order for an **Insured Person** (s) to continue their **Journey**, all of which must be evidenced by a valid receipt dated as to day and time.

Adult, means:

An **Insured Person** who is 12 years of age or above (including **Adolescents**) at the date of departure.

Adolescents, means:

An **Insured Person** who is aged between 12 and 18 years of age at the date of departure. Additional **Adolescents** will be charged the single **Adult Premium** when required.

Agent, means:

the intermediary which sold this Policy to the **Policy Holder**.

Alternative Re-Ticketing, means:

the cost of an alternative outbound and / or return ticket(s), where the original tickets could not be used because of **Delay**, to enable an **Insured Person** to continue their **Journey**, all of which must be evidenced by a valid receipt dated as to day and time. This will be at the same class of travel (or lower if not available), of your original documented class of travel. i.e. economy - economy class, business - business class or business - economy class, etc.

Child, means:

An **Insured Person** who is between the ages of 2 and 11 years old at the date of departure.

Claim, means:

the total of all **Valid Costs** resulting from one **Delay**.

Couple, means:

Two people sharing the same room for **Overnight Accommodation**. If two **Adolescents** travelling on the same policy apply for the **Couple Premium** rate then they must share the same room for **Overnight Accommodation**.

Delay, means:

an interruption to a **Journey** in excess of 6 continuous hours after the **Scheduled Departure Time(s)** following a **Terrorist/Security Event or Threat Thereof**. The interruption shall cease once the **Insured Person** has restarted their **Journey**.

Europe, means:

The following countries are defined for the purpose of this policy only as **Europe**.

Andorra, Austria, Azores (The), Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Canary Islands (The), Channel Islands (The), Croatia, Cyprus, Czech Republic, Denmark, Estonia, Egypt, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom (including: England, Scotland, Northern Ireland, Wales) Vatican City.

Evidence of Insurance, means:

the document as set out in the attached Schedule.

Excess Car Parking, means:

an amount in excess of the charges that would have been incurred if the **Journey** had not been **Delayed**, resulting from a vehicle owned, hired or leased by an **Insured Person** remaining at a public car park or other premises licensed for use as a vehicle parking facility, all of which must be evidenced by a valid receipt dated as to day and time.

Insurer, means:

the company or companies as stated in the attached Schedule.

Insured Person(s), means:

those individuals as stated in the attached Schedule.

Journey, means:

a trip where the **Insured Person** is the individual who is the traveller to which the outward and return tickets apply, from the **Insured Person's** scheduled departure time. This start time must be within the **Insured Person's Policy Period** and the trip will cease when the **Insured Person** returns to the country of initial departure, or after 31 consecutive days, whichever is sooner.

There is no cover for trip(s) booked or arranged after the date and time the **Terrorist/Security Event or Threat Thereof** started.

Maximum Amount Payable, means:

the amounts as stated in the attached Schedule.

Overnight Accommodation, means:

the cost of a room and breakfast only for overnight accommodation necessitated by a **Delay**, at a hotel or other premises licensed for the purpose of accommodating paying guests, all of which must be evidenced by a valid receipt dated as to day and time.

Policy Holder, means:

the lead **Insured Person** as stated in the attached Schedule who purchases the **Policy**.

Policy Excess, means:

The amount deducted in the event of a claim: £50 per policy.
In respect to **Alternative Re-Ticketing** an additional £50 per **insured person** will also apply. No **Policy Excess** will apply to **Subsistence Allowance** only claims.

Premium, means:

the premium charged by the **Insurer** and paid by the **Policy holder** as set out in the attached Schedule.

Premium Payment Terms, means:

the basis on which the premium is paid as stated in the attached Schedule.

Scheduled Departure Time(s), means:

the departure date and time as specified by the carrier or its agent(s) as it appears on any travel ticket on any scheduled timetable that is used for the **Journey**.

Subsistence Allowance, means:

the cost of food, drink (excluding alcoholic drinks or tobacco products purchased/consumed by the **Insured Person**) and essential emergency personal items purchased/consumed during the **Delay** period, all of which must be evidenced by a valid itemised receipt dated as to day and time. Cover is limited to emergency essential items only.

Sums Insured, means:

the amounts as stated in the attached Schedule.

Territory, means:

the countries as set out in the attached Schedule.

Terrorist /Security Event or Threat Thereof, means:

the enforced closure of any airport, seaport, train or coach station or rail route or road by a Government body or an organisation duly authorised by a Government body, that prevents the **Insured Person** from completing their **Journey**, as a result of an event or circumstance involving the use of force or violence and / or the threat thereof, by any person or group(s) of persons acting or purporting to act or there is suspicion of any person or group(s) of persons acting or purporting to act, on behalf of or in connection with, any organisation(s) or Governments(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and / or to put the public, or any section of the public, in fear.

Valid Costs, means:

any one of or a combination of **Additional Travel, Overnight Accommodation, Excess Car Parking, Alternative Re-Ticketing** and **Subsistence Allowance** caused by **Delay** to a **Journey**.

EXCLUSIONS

This Insurance does not cover:

1. any costs incurred within the first 6 hours of any **Delay**;
2. any costs not incurred by an **Insured Person**, this includes cost of return travel if a return ticket has not previously been purchased;
3. any **Claim** made 30 days after completion of the **Journey** to which the **Claim** applies;
4. any costs incurred once the **Insured Person** has re-started their **Journey**, unless there is another **Delay**, which shall be treated as a separate event;
5. any costs incurred when the **Journey** involves travel to or from any country or parts of a country where the UK Foreign and Commonwealth Office have advised against travel of any kind at the date of travel, see www.fco.gov.uk tel +44 (0) 207 008 0232/0233;
6. any costs incurred once the **Insured Person** has returned to the country of initial departure;
7. any **Claims** that have resulted directly or indirectly from the **Insured Person** committing or wilfully taking part in a criminal act;
8. any costs incurred where the **Insured Person** does not have a valid receipt dated as to the day and time;

9. any costs incurred where the **Insured Person** does not have written evidence of the **Terrorist/Security Event or Threat Thereof** from the carrier or tour operator to confirm the day, time, length and reason for the **Delay** applicable to the **Claim**;
10. any costs that are less than the **Policy Excess**;
11. any costs incurred for a **Terrorist/Security Event or Threat Thereof** that started prior to the **Insured Person** leaving their permanent residence or permanent place of work, whichever is later, to commence the **Journey**;
12. any costs incurred as a result of the **Insured Person's** disinclination to travel;
13. any costs reimbursed or paid for by the carrier;
14. any costs covered by another insurance.

CONDITIONS

- Cancellation

This insurance may be cancelled by the **Policy Holder** within the initial 14 days after purchase provided that the **Journey** has not commenced and can be cancelled by the **Insurer** in the event that the **Policy Holder** fails to pay the **Premium** in accordance with the **Premium Payment Terms**.

CLAIMS CONDITIONS

In the event of a **Claim** the **Insured Person**:

- must make a **Claim** within 30 days upon completion of their **Journey** to which the **Claim** applies.
- The advice line can be called to advise you of the main definitions and cover provided by the policy. This is a recorded message and therefore will not be able to pre approve any claims. **0800 377762** from the UK +44 (0)1794 526378 outside the UK.
- must complete a claim form, this can be down loaded from the website or by contacting Global Claims Services and send it along with the other documents to:

Global Claims Services
6th Floor Central House
Clifftown Road
Southend-on-sea
Essex
SS1 1AB

Tel. +44 (0) 208 865 1679

E-mail. claims@globalclaims.co.uk

We recommend that you keep copies of all claims receipts for your records.

- can only make one **Claim** for each **Delay**
- must provide:
 - proof they are an **Insured Person**, which includes, but is not limited to:

- name
 - address
 - Policy number
- proof of **Claim**, which includes:

copies of original travel documentation as applicable to the **Journey**;

evidence of the new travel costs if **Alternative Re-Ticketing** is included within the **Claim**;

separate receipts for **Additional Travel, Overnight Accommodation, Excess Car Parking, Alternative Re-Ticketing** and **Subsistence Allowance**;

and applicable written evidence of the **Terrorist Event or Threat Thereof** from the carrier or travel operator to which the **Delay** applicable to the **Claim** applies and confirms the date, time, length and reason for the **Delay**.

CLAIMS CHARTER

How the Claims Service deal with your claim:

- They will aim to assess your claim within 5 working days of receiving your completed claim form.
- They may require you to provide further information, in which case your response will be assessed within 5 working days.
- They may appoint a loss adjuster to discuss your claim in person.
- They will settle all valid claims by sterling cheque.

LAW

This Insurance shall be governed by the law of England and Wales.

COMPLAINTS PROCEDURE

If the **Policy Holder** or **Insured Person** has any questions or concerns relating to this Insurance, please contact:

Totally Insured Travel Ltd.
Suite 4a
Abbey Walk
Church Street
Romsey
SO15 8JQ
0870 240 8892
info@totallyinsuredtravel.com

If the **Policy Holder** or **Insured Person** has any queries regarding the handling of any claims, or wishes to make a complaint, please write to:

The Complaints Officer
Professional Travel Insurance Company Limited's representative
11 Century House
Priestley Road
Basingstoke
Hampshire
RG24 9RA
Security Delay Insurance Reimbursement Benefit 2010

If the **Policy Holder** or **Insured Person** remains dissatisfied, you may write to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
LONDON
E14 9SR

Please note that the Financial Ombudsman Service will not consider your complaint until you have received a final decision from Professional Travel Insurance Company Limited.

The existence of these internal arrangements does not affect your right to take immediate legal action against Professional Travel Insurance Company Limited.

