

**You do not have to use this scheme, but if you make your own insurance arrangements, documentary evidence of your own Policy is required, which must contain evidence equal to or more than those set out below.**

Available to all travellers, but excluding residents of USA, Canada, Australia & New Zealand.

Special travel insurance is available, which is underwritten on behalf of Templeton Insurance Ltd, 18-20 North Quay, Douglas, Isle of Man. Templeton Insurance is incorporated on the Isle of Man, authorized and regulated by the Isle of Man Government, Insurance and Pensions Authority. Templeton insurance Ltd is not part of the Financial Services Compensation scheme.

This has been arranged by our insurance brokers, J Sydney Ault Limited t/as Ault Insurance Brokers of Lombard Street, West Bromwich B70 8SD Tel 0121 553 4791 who are authorised and regulated by the Financial Services Authority under Reference 311469.

We have to bring to your attention to some of the important features of your travel insurance certificate:

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

**Conditions and Exclusions:** there are conditions and exclusions which apply to individual sections and general conditions and exclusions which apply to the whole certificate.

**Date Change Exclusion:** changes in dates could see widespread failure of computer and other systems containing computer chips, which depend of date-related information in order to work properly. Other than Medical Expenses, Hospital Benefit and Personal Accident, your certificate excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.

**Fraudulent Claims:** the making of fraudulent claims is a criminal offence.

**Medical Expenses:** the certificate does not provide private health treatment unless specifically approved by the emergency service.

**Health:** the certificate contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. It may be that you are required to disclose known medical conditions of such people prior to cover being issued and you must be aware that failure to disclose such information will prejudice your position. Our booking form incorporates a declaration in this respect.

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

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

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

**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.

**Complaints:** this insurance certificate included a Complaints Procedure, which tells you what steps you can take if you wish to make a complaint.

Brief details of the cover provided are as follows:  
Scheme Ref: TIL2005/00026 Global Adventure Insurance.  
SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON

SECTION	COVER	STANDARD SUMS INSURED PER PERSON	EXCESS PER PERSON PER CLAIM
A	Cancellation or Curtailment	£4,000	£100
B	Emergency Medical Repatriation & Other Expenses Including Dental Treatment Limit Hospital Confinement Benefit. Up to £2,500,000 in total	£250 £50 per 24 hrs up to a maximum of £2000 in total £50	£50 Nil C
C	Personal Accident Item 1 Item 2 Item 3	£5,000 £5,000 £5,000	Nil
D	Travel Delay Abandonment after 24 hours Missed Departure	£20 first 12 hours, £20 for each additional 12 hr period up to a maximum of £250 in total Up to £4,000 Up to £2,000	Nil £50 £50
E	Personal Possessions including: Single Article/Pair/Set Limit Total Valuables Limit Climbing Equipment Limit Spectacles/Sunglasses Limit Delayed Baggage (excess of 12 hours)	Up to £3,000 in total £500 £500 £750 Trekking & Climbing £1,500 Expedition & Extreme Expedition £75 £300 max	£50 Nil
F	Personal Money (Cash limit carried on any one insured person £250)	Up to £1000	£50
G	Passport, Ticket & Documents	Up to £500	£50
H	Personal Liability including Rented accommodation limit	£2,000,000 £100,000	£250
I	Legal Expenses	Up to £25,000	Nil
J	Withdrawal of Services	£100 after 24 hours, £50 each additional period of 24 hours up to a maximum of £1,500 in total	Nil
K	Hijack	£100 for each 24 hours up to a maximum of £500 in total	Nil
L	Mugging	£100 for each 24 hours spent in hospital up to a maximum of £500 in total	Nil
M	Catastrophe	Up to £500	Nil
N	Scheduled Airline Failure	UP to £1,500	£50

#### WINTER SPORTS

O1	Winter Sports equipment including Single Article/Pair/Set Limit	Up to £500 £250	£50
O2	Winter Sports equipment hire including Daily Limit	Up to £250 £50	£50
O3	Ski Pack	Up to £400	£50
O4	Piste Closure including Daily Limit	Up to £500 £25	Nil
O5	Avalanche Closure including Daily Limit	Up to £500 £25	Nil
P	Search and Rescue	See medical section as included	£50
Q	Non-Medical Search and Rescue	£10,000	£500

The premiums are inclusive of Insurance Premium Tax (IPT).

You do not have to use this scheme, but if you make your own insurance arrangements, documentary evidence of your own Policy is required, which must contain evidence of satisfactory cover for repatriation and helicopter rescue.

'Cooling off period': the certificate contains a 'cooling off' period which allows you to return the certificate within 14 days of the date of issue or prior to travel (whichever is sooner) and obtain a full refund if you have justifiable reason to be dissatisfied with the cover provided and have not already made a claim.

Hazardous Holiday Activities: the certificate may not cover you when you take part in certain hazardous activities. However, the certificate will cover you for any activities included in the itinerary for the holiday being booked from this brochure. If you want cover for any other hazardous activities, other than those included in your itinerary, please discuss your requirements with us.

UK 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 certificate carefully.

The full terms and conditions will be incorporated in the certificate, which will be forwarded to you on receipt of your premium. An advance copy is available on request.