

HOLIDAY AND TRAVEL INSURANCE 2012

Freetime

Summary of Cover, Policy Features, Premium Guide and Application Form



Insure your holiday wherever you stay:

- Conferences and retreats
- Youth holidays and camps
- Church holidays
- Weekends away
- Training & Educational courses
- Outdoor activity programmes

Organisers

Cover for organisers liability where the holiday is organised on a voluntary basis or by a not-for-profit organisation.

Tel 020 8651 7420
Web www.ftitravel.co.uk

Arranged by **ACCESS**
INSURANCE

For groups and, individuals including children travelling to join a group

SUMMARY OF COVER – Key Information you the Customer need to be aware of

This is a summary of cover only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the policy wording, which you should also read carefully.

1. Who provides your insurance cover?

Your insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

2. What does my travel insurance cover me for?

This policy is designed to offer protection for your travel arrangements as described in the summary of cover table below.

SUMMARY OF COVER

The following is only a summary of the main cover limits. You should read the policy for the full terms and conditions.

PRE-TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
A. Cancellation charges	up to £3,000	£50 deposit only claims: £15

TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
B1. Departure Delay Abandonment after 12 hours Organiser's expenses	£20 after first 12 hours, £20 after following 12 hours up to a maximum of £100 up to £3,000 up to £100 for necessary trip alteration	Nil £50 Nil
B2. Personal possessions Possessions delayed in transit for more than 12 hours	up to £250 for each individual item up to an overall total of £250 for valuables Persons over 16 - up to a maximum of £1,500 in total Persons 16 or under - up to a maximum of £750 in total essential items up to £100	£50 £50 Nil
B3. Personal Money Loss of travel documents	Persons over 16 - up to £250 cash on your person Persons 16 or under - up to £100 cash on your person Party Leaders - up to £1,000 of student money held Up to £500 of emergency funds travel and accommodation costs necessary to replace your lost travel documents up to £500	£50 £50 £50 £50 Nil
B4. Emergency medical expenses State hospital benefit	up to £5,000,000 outside your home country up to £5,000 within your home country up to £20 for each full day you are confined to a hospital bed in a state hospital up to a maximum of £600	£50 £50 Nil
B5. Curtailment (cutting short trip)	unused portion of costs up to £3,000	£50
B6. Personal liability	up to £2,000,000	rented property damage - £250 other claims - £50
B7. Personal accident	up to £25,000	Nil
B8. Organiser's liability	up to £5,000,000	rented property damage - £250 illness, injury or disease - £50
B9. Legal advice and expenses	up to £10,000	£50

Note: section B8 Organiser's Liability – applicable only to Educational Establishments, Church Groups, Religious Groups, registered Charities, Scouts or Guides and Individuals acting voluntarily and other non-profit making Voluntary organisations.

3. What else do I need to know about my travel insurance policy?

The full terms, conditions, exclusions and limitations of this insurance contract can be found in the policy wording, which you should read carefully.

4. What is the duration of the contract?

Your policy will run from the dates shown on your policy schedule once your policy has been issued.

5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

Before you travel you must tell us about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What cancellation rights do you have?

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements. In this case you must return the policy to the place where you purchased it, within 14 days of purchase for a refund to be considered.

7. How do I make a claim?

We have appointed Travel Claims Facilities to look after your claim.

You can obtain a claim form from the internet at: www.travel-claims.net

Or you can advise the section of the insurance on which you want to claim and scheme reference to:

Travel Claims Facilities, PO Box 420, Tonbridge, Kent TN9 9DE.

Telephone : 08453 707 133 or fax: 08706 205 001.

8. What to do if you wish to appeal

Should you wish make an appeal about a decision we have made, you may write to:

1. If your appeal is regarding the selling of your policies:

The Managing Director, Access Underwriting Ltd,

Selsdon House, 212-220 Addington Road, South Croydon, Surrey CR2 8LD

2. If your appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:

The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent TN9 9DE.

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below. Write to:

The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent TN11 9QU, who will review the claims office decision.

If you are still not satisfied with the outcome you can refer the matter to the Financial Ombudsman Service.

9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk.

FREETIME TRAVEL INSURANCE IS THE POLICY FOR YOU. CHECK THESE POLICY FEATURES AND DISCOUNTS:

Key Features - Cover includes various features not generally found in a traditional travel insurance policy (e.g. cover for children travelling without parents, activity cover, personal accident cover for children, and organiser's liability for not for profit groups).

Group Discounts - A 10% discount is available for groups of 10 or more insured persons travelling together on the same policy. This increases to a 20% discount when there are more than 20 persons travelling together.

Age Limits - Unlike many travel insurance policies, there are no age limits under the Freetime policy. However premiums are increased by 50% for persons aged 70 years and over at the time of purchasing the policy. If you are aged 75 years or over and travelling to a European destination, premiums are increased by 100%. If you are aged 75 and over there is no cover for Worldwide excluding USA, Canada & the Caribbean.

A 24-hour emergency assistance service is included under the Freetime policy. Full contact details are to be found in your policy document, a specimen of which is available on request.

Organiser's liability of £5,000,000 is included as standard where the organiser is an Educational Establishment, Church Group, Religious Group, registered Charity, Scouts or Guides group or an Individual acting voluntarily or another non-profit making Voluntary organisation.

Activities - The following activities are included in this Freetime Travel Insurance policy **at no extra cost**:

Camping, canoeing (excluding white-water), cycling, climbing wall (indoor), gorge & river walking(no ropes), low ropes courses, mountain walking, night walking, orienteering, raft building, roller skating, sailing (excluding liability risks), sea fishing, surfing, swimming, team games, tubing, water-skiing, and wind surfing.

The following activities are covered when the **hazardous pursuit's additional premium has been paid** and will apply to the whole holiday whether you are partaking in the pursuit for half a day, or the entire duration of the holiday:

Abseiling, Archery, gorge walking and bobbing (with ropes), caving (without ropes), horse riding, ice-skating, karting, fencing, offroad motorcycling-provided the machine is under 250cc (all excluding liability risks), mountain biking, parascending (over water), quad biking, rifle shooting, rock climbing, rugby (competitive),high ropes & assault courses, scuba diving down to 9 metres, white water canoeing & rafting (to grade 3 only), motor-car driving by 17 year-olds (provided they are under instruction and OFF public roads) (again excluding liability risks), skiing in the UK (including dry slope skiing and snowboarding).

Please contact us if you wish to be covered to participate in Winter Sports outside the UK, or another sport not listed above, as we do have other policies which may cover them.

MEDICAL CONDITIONS

Please see the Important Note about Pre-Existing Medical Conditions below, although the policy wording contains full details of the cover available. A copy of the policy is available on request.

You should note though that Access Underwriting Ltd is not qualified to discuss your medical conditions with you and you must contact the Travellers Health Check line for confirmation of cover. (Full contact details are shown in the insurance policy).

PRE EXISTING MEDICAL CONDITIONS

Important Note about Pre-Existing Medical Conditions

Your policy may not provide cover for re-occurring or pre-existing medical conditions, If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck, quoting your policy number, who will advise what cover is available. Contact details are shown in the policy document.

If you do not tell the underwriter about any pre-existing medical conditions, then they may not be liable to pay your claim.

Children under 16 do not need to declare pre-existing medical conditions if they are travelling within the UK or Europe. If travelling Worldwide Children aged 15 and under with a pre-existing medical condition must call the screening line 08456 582 999 to ensure full cover can be obtained.

About this policy

The policy was designed with Christian Camping International (CCI) to meet the needs of their member centres visitors travel insurance requirements. CCI is an association of over 250 Christian residential centres, holiday organisations and individuals that provide members with fellowship, support,training, resources and other services.

CCI also offers a venue finding service for groups, families and individuals needing accommodation for residential events of any kind. For information about CCI only, visit their website at www.cci.org.uk

Tel: 01908 641641. E: office@cci.org.uk CCI - Leading the way in getting away

Freetime Travel Insurance

The Freetime policy is a tailor-made travel insurance for groups or individuals travelling to join a group, who are taking part in camps, church holidays, conferences, retreats, youth weekends, training courses, educational courses or activity programmes.

Access Underwriting Ltd are authorised and regulated by the Financial Services Authority.

Union Reiseversicherung AG is authorised by BaFin (the German Financial Services Authority) and subject to limited regulation in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator.

Freetime Travel Insurance Application Form and Premium Guide



Apply on-line at www.ftitravel.co.uk

Premium guide including Insurance Premium Tax at the current rate.
Valid for policies issued 1st January 2012 up to 31st December 2012 for travel until 30th April 2013.

Premiums required:

Period/Duration of Insurance	UK	UK (including hazardous pursuits cover)	Europe	Europe (including hazardous pursuits cover)	Worldwide (Excluding USA, Canada & the Caribbean)	Worldwide (Excluding USA, Canada & the Caribbean (including hazardous pursuits cover))
1 day	£2.73	£3.81	n/a	n/a	n/a	n/a
up to 3 days	£4.74	£6.92	£9.95	£18.88	£19.56	£37.65
up to 5 days	£5.19	£7.42	£11.16	£21.62	£22.01	£43.21
up to 8 days	£5.61	£7.99	£11.88	£22.91	£23.48	£45.82
up to 12 days	£6.42	£9.30	£12.97	£25.15	£25.68	£50.35
up to 17 days	£7.42	£10.51	£14.12	£27.25	£28.01	£54.60
Additional weeks (maximum 3 months)	£2.73	£4.18	£5.33	£9.80	£10.21	£19.27

Notes:

- (1) The Freetime policy is only available to residents of the UK or the Channel Islands.
- (2) This policy does not cover winter sports outside the UK. However, a separate policy is available. Please contact Access Insurance for a quotation.
- (3) Deduct 10% from the above premiums for groups of 10 or more travelling together on the same policy. A 20% deduction may be made for groups of 20 or more.
- (4) Group holidays are gatherings of more than 5 persons not families only, with a nominated organiser and who are taking part in a well organised holiday programme.
- (5) For holidays to the Republic of Ireland or the Channel Islands, please use the European rates.
- (6) Children under 4 years of age, travelling with an insured adult are covered free of charge.
- (7) Children travelling without their parents can be insured under the Freetime policy.
- (8) For persons aged 70 and over please add 50% to the premiums shown above. For persons aged 75 years and over, travelling outside the UK, please add 100% to the premiums shown. If you are aged 75 and over there is no cover for Worldwide excluding USA, Canada & the Caribbean.
- (9) This policy covers individuals, including children, who are travelling to join a group holiday.
- (10) A family rate is available at a rate of 2.5 times the individual premium shown above. Single parent rate 1.75 times the individual rate.
- (11) Organisers liability is included and is applicable only to Educational Establishments, Church Groups, Religious Groups, registered Charities, Scouts or Guides and Individuals acting voluntarily and other non-profit making Voluntary organisations.

United Kingdom/UK - is defined as England, Scotland, Wales, Northern Ireland and the Isle of Man.

No cover can be given without a completed, signed application form, returned with the premium, at least 4 working days prior to departure date.

Demands and Needs Statement

The Freetime Travel Insurance policy is typically suitable for those groups, or individuals travelling to join a group, especially children travelling alone, who wish to insure themselves when travelling for: cancellation charges, departure delay, personal possessions, personal money, emergency medical expenses, curtailment, personal liability, personal accident, organiser's liability and legal expenses. You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product. It is your responsibility to investigate this.

Access Underwriting Ltd. may provide you with recommendations or advice about whether this product fulfils your specific insurance requirements.

