

# MEMBER'S TRAVEL INSURANCE 2009

## VALID UNTIL 31<sup>ST</sup> JANUARY 2010

As an agency for N.J. Heritage Partnership Ltd we are usually able to meet your travel insurance requirements with premiums kept as low as possible by making only a small commission for club funds. Single trip premiums are available but if you are taking more than one holiday per year our annual multi-trip policy is usually the best buy and our rates are shown below with a summary of cover shown on below .

Our SUNBIRD policies are underwritten by IGI Insurance Ltd. Authorised and regulated by the Financial Services Authority.

To insure through us, on a plain sheet paper print out your name(s), date of birth(s), the date you wish the insurance to start (and finish if single trip), the CSA HEALTHLINE reference number (if any), the name and type of policy, your full postal address including post code, and send it with a cheque made out to the Midland Ski Club at 7 Luxor Lane, Millisons Wood, Coventry CV5 9QL. A certificate and policy wordings will then be sent to you by first class post within 2 or 3 days, or if very urgent by email using Adobe pdf format.

SUNBIRD PREMIER ANNUAL MULTI-TRIP RATES				
	Up to 65 <sup>th</sup> Birthday		65 <sup>th</sup> to 70 <sup>th</sup> Birthday	
	Europe	World	Europe	World
Single Person	£73.00	£81.00	£125.50	£139.50
Couple	£105.00	£121.00	£181.00	£209.00
Family	£121.00	£135.00	£209.00	£234.50

SUNBIRD PREMIER SINGLE TRIP RATES				
	Up to 65 <sup>th</sup> Birthday		65 <sup>th</sup> to 70 <sup>th</sup> Birthday	
	Europe	World	Europe	World
6 to 10 days	£33.50	£75.50	£67.00	£151.00
11 to 17 days	£38.50	£88.00	£77.00	£176.00

If your requirements are not met above the club may still be able to help you, please telephone 01676 523505 during the day or evening for an alternative quote.

### SCREENING QUESTIONS FOR SUNBIRD INSURANCE

To obtain this insurance: -	YES	NO
1. Do you know of any reason why the trip is likely to be cancelled or cut short, or of any facts that may cause a claim on this insurance?		
2. Are you or anyone your travelling arrangements may depend on waiting for an operation, hospital consultation or any other hospital treatment or investigations including results of a routine test?		
3. Have you or anyone your travelling arrangements may depend on been -		
a) seen by a specialist or admitted to a hospital overnight in the last twelve months?		
b) diagnosed by a registered doctor as having a terminal condition?		
c) diagnosed as being pregnant with an expected delivery date within 16 weeks of the return trip date?		
4. Do you or anyone your travelling may depend on have -		
a) breathing or heart problem (including angina) or high blood pressure which has needed treatment ( including regular medication) in the last two years?		
b) a pre-existing and ongoing medical condition that has required regular medication?		
If answers to any of the above questions are YES please telephone the CSA HEALTHLINE on 0844 826 2700 during office hours for a reference number to be written here - .....		

**MIDLAND SKI CLUB  
SUNBIRD PREMIER INSURANCE  
SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON**

COVER	LIMITS	EXCESS PER INSURED
Cancellation or Curtailment	Up to £5,000	£75 (Over 65 years - £100)
Emergency Medical Repatriation & Other Expenses Incl. Dental Treatment Limit	Up to £5,000,000 in total £250	£75 (over 65 years - £100) £75 (Over 65 years - £100)
Hospital Confinement Benefit	£10 per 24 hours up to a Maximum of £2,000	Nil
Personal Accident Item 1 Item 2 Item 3	£25,000 £25,000 £25,000	Nil
Travel Delay	£20 first 12 hours, £20 for each additional 12 hour period up to a maximum of £300	Nil
<b>Either</b> Abandonment after 24 hrs <b>OR</b> after 24 hours a maximum amount for additional Travel and/or accommodation costs and/or proportionate irrecoverable loss of unused pre-paid holiday costs of	Up to £5,000 Up to £250 for Area 1 or £350 for Area 2 or £500 for Area's 3 & 4 should the client still wish to continue with their holiday subject to this amount not being higher than the actual cancellation amount	£75  Nil
Missed Departure	Up to £1,000	£75
Personal Possessions Single Article/Pair/Set Limit Total Valuables Limit Delayed Baggage (excess of 12 hrs.)	Up to a maximum of £1,500 £200 £300 £125	£75  Nil
Personal Money	Up to £500 (Cash limit £150)	£75
Passport, Tickets & Documents	Up to £250	£75
Personal Liability including Rented Accommodation limit	£2,000,000 £100,000	£250
Legal Expenses	Up to £25,000	£250
Withdrawal of Services	£300	Nil
Hijack	£1,000	Nil
Mugging	£100 (up to £10 per day)	Nil
Catastrophe	£1,000	Nil
Winter Sports Equipment (incl. Single Article/Pair/Set Limit)	Up to £400 Up to £200 in total	£75 £75
Delayed Ski Equipment	Up to £200 in total	£75
Winter Sports Equipment Hire incl. Daily Limit	Up to £400 £50	£75
Ski Pack	Up to £400	Nil
Piste Closure incl. Daily Limit	Up to £400 £50	Nil
Avalanche Closure incl. Daily Limit	Up to £400 £25	Nil

**PLEASE NOTE REDUCED SUMS INSURED APPLY TO CERTAIN AGE GROUPS,  
POLICY EXCESSES ARE APPLIED ON A PER PERSON PER CLAIM BASIS**