

# MEMBER'S TRAVEL INSURANCE 2009

## VALID UNTIL 31<sup>ST</sup> DECEMBER 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 together with a schedule of cover on sheet 2.

Our Traveller's Choice policies are underwritten by ETI - International Travel Protection. 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), 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.

TRAVELLER'S CHOICE MULTI TRIP								
	UP TO 66th BIRTHDAY				66th to 71st BIRTHDAY			
	STANDARD		PREMIER		STANDARD		PREMIER	
	Europe	World	Europe	World	Europe	World	Europe	World
Single	£57.58	£74.03	£65.80	£82.25	£98.70	£153.34	£112.80	£170.38
Couple	£82.25	£106.93	£93.77	£118.44	£141.00	£221.49	£160.74	£245.34
Family	£101.99	£118.44	£105.28	£131.60	£174.84	£245.34	£180.48	£272.60
TRAVELLER'S CHOICE SINGLE TRIP INC. WINTER SPORTS								
	UP TO 66th BIRTHDAY				66th TO 70th BIRTHDAY			
	STANDARD		PREMIER		STANDARD		PREMIER	
10 Days	£27.31	£64.16	£31.26	£72.38	£40.96	£96.24	£46.89	£108.57
17 Days	£31.26	£78.96	£36.19	£85.54	£46.89	£118.44	£54.28	£128.31

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 TRAVELLER'S CHOICE 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 12 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 twelve months?		
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.		

**MIDLAND SKI CLUB**  
**TRAVELLER'S CHOICE INSURANCE**  
**SCHEDULE OF COVER for PREMIER or (STANDARD) PER INSURED PERSON**

<b>COVER</b>	<b>LIMITS</b>	<b>EXCESS PER INSURED</b>
<b>Cancellation or Curtailment</b>	Up to £5,000(£1,000) (£25(£35) loss of deposit)	£80(£80) (£25(£35) loss of deposit)
<b>Emergency Medical &amp; Other Expenses</b> Inc. Dental Treatment Limit Hospital Confinement Benefit	Up to £7,000,000(£3,500,000) Up to £250(£250) in total £25(£20) per 24 hrs up to a max of £200(£160)	£80(£80) £80(£80) Nil(Nil)
<b>Personal Accident</b> Permanent Total Disablement (under 66) Loss of limb or sight (under 66) Death (over 18 under 66 years) Death (under 18 over 65 years) All benefits (66 years and over)	£20,000(£10,000) £20,000(£10,000) £20,000(£10,000) £5,000(£3,000) £5,000(£3,000) £5,000(£3,000)	Nil(Nil)
<b>Travel Delay</b>  Abandonment after 48 hours <b>Missed Departure</b>	£25(£15) first 12 hours £25(£15) for subsequent 12 hour period up to a max of £400(£200) Up to £5,000(£1,000) Up to £1,000(£500)	Nil(Nil)  £80(£80) £50(£60)
<b>Personal Possessions</b> Single Article/Pair/Set Limit Total valuables Limit Delayed Baggage (excess of 12 hrs)	Up to a max of £1,500(£1000) £250(£200) £250(£200) £50 (£50) per day up to £250(£200)	£50(£60)  Nil(Nil)
<b>Personal Money</b> Cash Limit Cash Limit (under 18 years)	Up to £500(£300) £250(£200) £100(£100)	£50(£60)
<b>Passport, Tickets &amp; Documents</b>	Up to £250(£250)	£50(£60)
<b>Personal Liability</b>	Up to £2,000,000(£1000,000)	£200(£250)
<b>Legal Expenses</b>	Up to £20,000(£10,000)	£200(£250)
<b>Hijack</b>	£100(£50) per day up to a limit of £1,000(£500)	Nil(Nil)
<b>Catastrophe</b>	Up to £1,000(£500)	£50(£60)
<b>Scheduled Airline Failure and Dynamic Packaging Protection</b>	Up to £2,000(£1,000)	Nil(Nil)
<b>WINTER SPORTS EXTENSION</b> Ski Equipment owned/hired Inc. Single article/pair/set limit Ski Equipment hire Ski Pack Piste Closure Avalanche Closure	Up to £500(£300) Up to £200(£200) in total £50(£30) per day up to £500(£300) £50(£30) per day up to £500(£300) £50(£30) per day up to £500(£300) Up to £500(£300)	£50(£60) £50(£60) Nil(Nil) Nil(Nil) Nil(Nil) £50(£60)