

MEMBER'S TRAVEL INSURANCE

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 taking only a small commission for club funds. Taking more than one holiday a year? Than an annual multi-trip policy is normally the best value and the rates for the year 2008 are detailed on the sheet 2. Otherwise single trip rates are available with 10 & 17 day examples shown. In each case we are able to offer two different policies each with two levels of cover and leave you to make an informed decision.

SUNBIRD policies are underwritten by IGI Insurance Ltd and TRAVELLER'S CHOICE by AXA Insurance UK plc both authorised and regulated by the Financial Services Authority.

To take out an insurance with us, on a plain sheet of paper print out your name(s), date of birth(s), the date you wish the insurance to start (and finish if Single Trip), CSA HEALTHLINE reference number (if any), the name and type of policy, your full postal address including the 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 wordings will be sent to you by first class post within 2 or 3 days, or if very urgent by email using Adobe pdf format.

EITHER HEALTH QUESTIONS FOR SUNBIRD		
1. Do you know of any reason why the trip is likely to be cancelled or cut short or any facts that may cause a claim on this insurance?	YES	NO
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 hospital overnight in the last 12 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 date?		
4. Do you or anyone your travelling arrangements depend on have -		
a) any 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 questions above are YES please telephone the CSA HEALTHLINE ON 0844 826 2700 during office hours for a reference number to be written here		

OR HEALTH QUESTIONS FOR TRAVELLER'S CHOICE		
1. Do you have any medical condition in respect of which a Medical Practitioner has advised you not to travel or would have done so had you sought his or her advice?	YES	NO
2. Have you had any medical condition for which you are taking prescribed medication?		
3. Are you waiting to receive or have received treatment (including surgery, tests or investigations) within the last two years?		
4. Is there any medical condition for which you or a close relative or travelling companion -		
a) have received a terminal prognosis?		
b) have not had a diagnosis		
c) on a waiting list or have knowledge of the need for surgery, inpatient or investigation at a hospital, clinic or nursing home?		
5. Are there any circumstances you are aware of that could reasonably be expected to give rise to a claim on this policy?		
If answers to any of the questions above are YES please telephone the CSA HEALTHLINE on 0844 826 2700 during office hours for a reference number to be written here		

Name of Policy	SUNBIRD				TRAVELLER'S CHOICE			
Type	STANDARD		PREMIER		SILVER		GOLD	
ANNUAL MULTI-TRIP RATES - 31 days max. any one trip								
Age upto 65th Birthday	Europe	World	Europe	World	Europe	World	Europe	World
Single	£53.00	£68.00	£61.00	£78.00	£50.00	£68.00	£53.00	£71.00
Couple	£73.00	£91.00	£84.00	£104.00	£69.50	£94.00	£81.00	£105.00
Family	£91.00	£110.00	£104.00	£127.00	£77.50	£106.50	£90.50	£116.00
Age 66 to 70th Birthday								
Single	£91.50	£117.50	£105.00	£135.00	£86.50	£117.00	£92.00	£123.00
Couple	£126.00	£157.00	£145.00	£180.00	£120.00	£162.00	£139.50	£181.00
SINGLE TRIP RATES								
Age upto 65th Birthday	Europe	World	Europe	World	Europe	World	Europe	World
10 days	£23.00	£49.50	£25.00	£59.50	£27.00	£58.00	£29.00	£68.00
17 days	£27.50	£59.00	£30.50	£71.50	£35.50	£69.00	£35.50	£77.50
Age 66 to 70th birthday	Double above rates				Rates as above			
Note Family Rate - 2X the above . Single Parent Rate - 1.5X the above. Children 50% of the above. Under 3 years of age - Free If Winter Sports are excluded - Usually about half the above, but telephone 01676 523505 for quote. If your requirements are not shown please telephone 01676 523505 for a quote.								
BRIEF SUMMARY OF COVER pd = per day. m = maximum								
Section	Limit	Excess	Limit	Excess	Limit	Excess	Limit	Excess
Cancellation & Curtailment	£1,000	£60	£3,000	£60	£1,500	£60	£5,000	£40
Medical Expenses	£5,000,000	£60	£5,000,000	£60	£3,500,000	£60	£7,000,000	£40
Hospital Benefit	£10pd £200m	Nil	£10pd £200m	Nil	£20pd £160m	N/A	£25pd £200m	
Personal Effects	£1,250	£60	£1,500	£60	£1,000	£60	£1,500	£40
Single Item	£200		£250		£200		£250	
Valuables	£200		£250		£200		£250	
Delayed Baggage	£100	Nil	£100	Nil	£50pd £200m	N/A	£50pd £250m	N/A
Personal Money	upto £250	£60	upto £500	£60	upto £300	£60	upto £500	£40
Travel Delay	£20 1st- 12hrs £150m	Nil	£20 1st- 12hrs £150m	Nil	£15 1st- 12hrs £200m	N/A	£25 1st- 12hrs £400m	
Holiday Abandonment	upto £1,000	£60	upto £3,000	£60	£1,500	£60	£5,000	£40
Hijack	N/A		N/A		£50pd £500m	N/A	£100pd £1000m	N/A
Missed Departure	upto £600	£60	upto £1000	£60	£500	£60	£1,000	£40
Personal Accident	£10,000	Nil	£25,000	Nil	£10,000	N/A	£20,000	N/A
Personal Liability	£1,000,000	£250	£2,000,000	£250	£1,000,000	£250	£2,000,000	£200
Legal Expenses	upto £10,000	£250	upto £25,000	£250	£10,000	£250	£20,000	£200
Catastrophe cover	N/A		N/A		£500	£60	£1,000	£40
Schedule Airline Failure	N/A		N/A		£1,000	£60	£2,000	£40
Ski Equipment								
Owned	upto £400	£60	upto £400	£60	£300	£60	£500	£40
Hired	£50pd £400m	£60	£50pd £400m	£60	£30pd £300m	N/A	£50pd £500m	
Ski Pack	upto £400	Nil	upto £400	Nil	£30pd £300m	N/A	£50pd £500m	N/A
Piste Closure	£50pd £400m	Nil	£50pd £400m	Nil	£30pd £300m	N/A	£50pd £500m	N/A
Avlanche Closure	£25pd £400m	Nil	£25pd £400m	Nil	upto £300	£60	upto £500	£40
Reduced cover applies to certain age groups for full details see your policy document								

Like to tour the world on one long trip and are under 49 years of age? Well we have a Traveller's Choice Backpacker Policy that may suit you. - Rates on application.

