

MEMBERS' TRAVEL INSURANCE

VALID UNTIL 31ST OCTOBER 2012

Examples of the rates for those members up to the age 65 years are as follows:-

SINGLE TRIP RATES

	PREMIER		SILVER	
	Europe	Worldwide	Europe	Worldwide
10 days max.	£23.18	£45.36	£21.76	£42.00
17 days max.	£24.95	£52.08	£23.35	£48.72

Winter Sports are double these rates.

Late Bookers (Holidays booked within 21 days of departure) 15% discount.

Travel Disruption Cover (delayed return back to the UK due to severe weather, natural catastrophe e.g. tsunami, volcanic eruptions etc.) is included in the above rates.

When taking more than one overseas trip a year a Multi-trip policy is usually the best buy, again the rates for those up to the age of 65 years with included Travel Disruption Cover are:-

ANNUAL MULTI-TRIP RATES

	EXCLUDING WINTER SPORTS				INCLUDING WINTER SPORTS			
	PREMIER		SILVER		PREMIER		SILVER	
	Europe	Worldwide	Europe	Worldwide	Europe	Worldwide	Europe	Worldwide
Individual	£70.56	£89.04	£60.48	£80.64	£78.96	£99.12	£67.20	£89.04
Couple	£100.80	£127.68	£87.36	£112.56	£114.24	£144.48	£97.44	£127.68
Family	£117.60	£146.16	£100.80	£132.72	£129.36	£159.60	£114.24	£141.12

If your requirements are not shown above, have a query, etc., then please telephone our Club Member Insurance Co-ordinator on 01676 523505

All our Traveller's Choice policies are underwritten by Ageas Insurance Limited (Authorised and regulated by the Financial Services Authority)

The MSC benefits from the commission paid on all policies taken out using our brokers
N J Heritage Partnership Ltd

SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON 2011/12

	PREMIER COVER		SILVER COVER	
COVER	LIMITS	EXCESS PER INSURED	LIMITS	EXCESS PER INSURED
Cancellation or Curtailment	Up to £5,000	£80 £100 aged 66+ (£25 loss of deposit)	Up to £1,000	£80 £100 aged 66+ (£35 loss of deposit)
Emergency Medical & Other Expenses Inc. Dental treatment Limit Hospital Confinement Benefit	Up to £7,000,000 in total Up to £250 in total £25 per day up to £200	£80(£100 aged 66+) £80 Nil	Up to £3,500,000 in total Up to £250 in total £20 per day up to £160	£80 (£100 aged 66+) £80 Nil
Personal Accident Permanent Total Disablement (Under 66) Loss of Limb/Sight (Under 66) Death (over 18 under 66 years) Death (under 18 over 65 years) All benefits (66 years and over)	Max benefit £20,000 £20,000 £20,000 £10,000 £5,000 £5,000	Nil	Max benefit £10,000 £10,000 £10,000 £5,000 £3,000 £3,000	Nil
Travel Delay	£25 first 12 hours, £25 for each subsequent 12 hours up to £400	Nil	£15 first 12 hours, £15 for each subsequent 12 hours up to £200	Nil
Abandonment after 48 hours Missed Departure	£5,000 £1,000	£50 £50	Up to £1,000 Up to £500	£60 £60
Personal Possessions Single Article/Pair/Set Limit Total Valuables Limit Delayed Baggage (excess of 12 hours)	Up to of £1,500 in total £250 £250 £50 per day up to £250	£50 Nil	Up to £1,000 in total £200 £200 £50 per day up to £200	£60 Nil
Personal Money Cash limit Cash Limit (under 18 years)	Up to £500 £250 £100	£50	Up to £300 £200 £100	£60
Passport, tickets & Documents	Up to £250	£50	Up to £250	£60
Personal Liability Inc Rented Accommodation Limit Legal Expenses Hijack Catastrophe Cover	£2,000,00 £100,000 Up to £25,000 £100 per day up to £1,000 Up to £1,000	£200 £200 Nil Nil £50	Up to £1,000,000 £100,000 Up to £25,000 £50 per day up to £500 Up to £500	£250 £250 Nil Nil £60
End Supplier Failure Scheduled Airline Failure Travel or Accommodation Provider	Up to £2,000 Up to £2,000	Nil Nil	Up to £1,000 Up to £2,000	Nil Nil
Winter Sports Equipment owned/hired (inc. Single article/Pair/Set limit) Winter Sports Equipment Hire Ski Pack Piste Closure Avalanche Closure	Up to £500 Up to £500 in total £50 per day up to £500 £50 per day up to £500 £50 per day up to £500 Up to £500	£50 £50 Nil Nil Nil £50	Up to £300 Up to £300 in total £30 per day up to £300 £30 per day up to £300 £30 per day up to £300 Up to £300	£60 £60 Nil Nil Nil £60

TRAVEL DISRUPTION COVER(e.g. : Ash Cloud, Earthquakes, Tsunamis, Strikes etc.)

COVER EXCESS	LIMIT	
Additional accommodation	Up to £50 per day to a maximum of £1,000 in total	Nil
Purchase additional food or meals	Up to £50 per day to a maximum of £1,000 in total	Nil
Make alternative travel arrangements back to the UK	Up to £350	Nil
Purchase essential medication originally purchased in the UK	Up to £100	Nil
Purchase essential items or services	Up to £10 per day to a maximum £100 in total	Nil
Additional resort transfer costs to get you to your international departure point	Up to £25	Nil
Additional transport to collect your vehicle in the UK	Up to £100	Nil
Additional parking fees incurred in the UK	Up to £50	Nil
Loss of wages, whether employed or self-employed	Up to £100 per day to a maximum of £1,000 in total	Nil
Additional kennel/cattery fees incurred in the UK	Up to £100	Nil

NB: Family cover - maximum payment for all persons insured (in total and not each) at 200% of the benefits shown within this Contract.

HEALTH QUESTIONS for TRAVELLER'S CHOICE INSURANCE

If any answers to any of the below questions are YES please contact the CSA HEALTHLINE on 0844 826 2700 during office hours for a reference number to be added on sheet 1.

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. Do you or anyone your travelling arrangements may depend on
 - a) have a pre-existing and ongoing medical condition that has required regular medication?
 - b) have any breathing or heart problem (including angina) or high blood pressure which has needed treatment (including regular medication) in the last twelve months?
 - c) have any disorder of the blood such as clotting, bleeding, or anaemia, any form of stroke, any form of cancer leukaemia or tumour, or any psychiatric illness, stress, depression, anxiety or dementia which has required treatment (including regular medication) in the last twelve months?
3. Have you or anyone your travelling arrangements may depend on
 - a) been seen by a specialist or admitted to a hospital overnight in the last twelve months?
 - b) had any transplant or dialysis treatment (including regular medication) that has been required in the last twelve months?
 - c) been diagnosed by a registered doctor as having a terminal condition?
4. Is there any medical condition for which you, a close relative, a travelling companion or a person with whom you intend to stay whilst on your trip,
 - a) are aware of but have not had a diagnosis?
 - b) are on a waiting list or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home?