

## TRAVEL INSURANCE POLICY SUMMARY

**This is an insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy documentation, a copy of which is available from:**

Paul Jones Insurance Services, Kings House, 316 Shirley Road, Southampton, SO15 3HL

Tel: 023 8078 8444

Fax: 023 8070 2536

Email: [ctc.cadets@pjis.co.uk](mailto:ctc.cadets@pjis.co.uk)

### **Insurers**

The insurance provided by Certain Underwriters at Lloyd's and is in accordance with the terms, conditions and exclusions contained in the policy.

### **Certificate Number**

CSP450921509

### **Period of Insurance**

18 months from the date of departure

### **Type of Insurance & Cover**

This is a Travel Insurance policy providing cover for Personal Accident, Medical Expenses including Repatriation Costs, Cancellation and Curtailment, Delayed Departure, Baggage and/or Personal Effects, Money including Cash, and Personal Liability incurred whilst travelling as a cadet in connection with the CTC Wings Training Programme.

English Law applies to this contract of insurance.

This cover is on a 24 hour basis whilst travelling and includes flying/taxiing (including mounting/dismounting and propeller injuries) in any aircraft and/or helicopter, including private business and pleasure use and other activities associated with your training, stopovers between the UK and New Zealand, and social excursions during your training time in New Zealand.

### **Significant Features & Benefits**

#### 1) Personal Accident Benefits:

|                                                                                                      |         |
|------------------------------------------------------------------------------------------------------|---------|
| i) Accidental Death                                                                                  | £50,000 |
| ii) Total and irrecoverable loss of sight of one or both eyes                                        | £50,000 |
| iii) Loss of, including loss of use of, one of more limbs                                            | £50,000 |
| iv) Total and irrecoverable loss of sight or one eye and loss of, including loss of use of, one limb | £50,000 |
| v) Loss of hearing in both ears                                                                      | £50,000 |
| vi) Permanent Total Disablement other than as above                                                  | £50,000 |

#### 2) **Emergency Medical & Other Expenses including Repatriation** £500,000

Payout of medical and associated expenses in respect of emergency medical treatment outside the UK or usual country of domicile following accidental injury or illness, sustained outside the UK or usual country of domicile.

Cover includes:

- emergency dental treatment up to £1,500
- emergency optical treatment up to £1,000
- consultants with doctor, nurse or campus counsellor for advice on stress or anxiety up to £200
- consultants with psychiatrist or psychologist following referral by GP in relation to mental health up to £2,000
- repatriation to your country of domicile by air ambulance or scheduled air service following accident or illness when in the opinion of the Insurers medical advisers this is deemed to be the appropriate action.

**3) Cancellation & Curtailment** £ 2,500

This section provides reimbursement of irrecoverable costs paid for travel and accommodation in the event of cancellation or curtailment of the trip due to

- Your death injury of illness
- The death injury or illness of a close relative or travelling colleague
- You being called for jury service
- The cancellation of transport services caused by accident, strike, hi-jack, adverse weather conditions or mechanical breakdown
- Major damage rendering previously booked accommodation uninhabitable

**4) Delayed Departure** £ 2,500

In respect of the outward journey, this section provides

reimbursement of irrecoverable costs for travel and accommodation expenses if you decide to cancel your trip following a delay of 24 hours or more if the transport services are delayed because of accident, strike, hi-jack, adverse weather conditions or mechanical breakdown

or

pays £20 for the first 12 hour period of delay and £40 for each subsequent 12 hour period up to a total of £180 in all

In respect of subsequent journeys, £20 for each 12 hour period of delay, up to £180 in all

**5) Baggage and/or Personal Effects “All Risks” cover** £3,000

- In the event of loss of or damage to your baggage and/or personal effects whilst on a trip, cover is provided in respect of such loss or damage up to the Sum Insured.
- If you are temporarily deprived of your baggage and/or personal effects for a period of more than 12 hours on the outward journey of your trip, cover is included for necessary emergency purchases up to a limit of **£150**. However, any paid under this section will be deducted from any claim paid under (i) above.

N.B. All items over £500 have to be specified with make/model details including the serial number of any laptop

The maximum sum insured under this section may be increased to £4000 upon payment of an additional premium. Please refer to Paul Jones Insurance Services.

Claims settlement if as new (excluding any betterment) other than for clothing where a deduction is made for wear and tear.

6) **Money**

£ 1,000

Cover in respect of Loss of cash, cheques, travellers cheques, travel tickets, passports, visas or driving licence whilst away and during the 72 hours prior to departure in respect of cash or travellers cheques in your personal custody.

NB. There is a £250 limit in respect of cash.

7) **Personal Liability**

Indemnity Limit £1,000,000

To indemnify you against your legal liability to pay for claims against you for injury to third parties or damage to their property.

Cover includes costs and expenses in respect of such claims, up to £100,000 per claim.

Cover extends to include Legal Expenses up to £25,000 for the pursuit of a claim by you against a third party in respect of injury caused to you.

**Principal Exclusions or Limitations**

There is a £35 excess applicable to each and every loss under the Medical Expenses, Cancellation & Curtailment, and Money sections.

The main exclusions applicable are:

Personal Accident and Medical Expenses Sections:

- Suicide or wilful self injury or exposure to danger (other than to save life)
- Being under the influence of drugs or alcohol
- Pre-existing physical or mental conditions
- Mountaineering or rock climbing involving the use of ropes or guides, potholing, racing other than on foot, diving involving the use of breathing apparatus, ski-jumping, ski-racing, ice hockey, the use of bobsleighs or skeletons
- Winter sports

Cancellation and Curtailment Section:

- Circumstances known to you prior to booking which could reasonably have been expected to give rise to cancellation or curtailment

Delayed Departure Section:

- Written confirmation from the carriers of the actual departure and the reasons for the delay is required for a claim to be made

Baggage and/or Personal Effects:

- There is a **£50** excess applicable in respect of each and every claim under this section.
- All losses must be reported to the police within 24 hours and a police report obtained
- Losses due to electrical or mechanical breakdown, machinery breakdown, gradual deterioration or wear and tear are not covered.
- There is no cover in respect of the breakage of sports equipment whilst in use or loss of or damage to pedal cycles or hired equipment.
- Losses of or damage to contact, corneal or micro-corneal lenses are not covered.
- Losses from unattended vehicles are not covered.

- There is no cover for thefts from the accommodation block or your accommodation room unless there is evidence of forceful and violent entry to or from the accommodation block or your accommodation room unless there is evidence of forceful and violent entry to or from the accommodation block or your accommodation room.

Money Section:

- All losses must be reported to the police within 24 hours and a police report obtained
- All losses of credit/debit cards and travellers cheques must be reported to the issuing company or bank in accordance with their conditions
- Losses from unattended vehicles are not covered

### **What happens if I take out cover and then change my mind?**

This policy contains no cancellation clause and no refund of premium is allowed on cancellation.

### **How to Make a Claim**

In the event of a Medical Emergency which may entail treatment as a hospital in-patient or repatriation, a 24 hour telephone service is available from Specialty Assistance Services who **MUST** be contacted immediately.

If this is not possible because the situation is life-threatening or organ-threatening, Specialty Assistance Services must be contacted as soon as possible thereafter.

#### **Specialty Assistance Services:**

**Emergency Medical Assistance**                      **Tel: +44 0207 902 7405**  
**Fax: +44 0207 928 4748**

**Other Claims Notifications:**                      **Tel: +44 0207 977 5700**  
**Fax: +44 0207 702 9276**  
**Email: [cspclaims@cspinsurance.com](mailto:cspclaims@cspinsurance.com)**

**Please note that failure to contact Specialty Claims will prejudice a claim for reimbursement of medical expenses.**

Please also advise any claim in writing to:

Paul Jones Insurance Services Ltd, Kings House, 316 Shirley Road, Southampton SO15 3HL  
Email: [ctccadets@pjis.co.uk](mailto:ctccadets@pjis.co.uk)

### **What to do if you have a complaint**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact the Managing Director at Paul Jones Insurance Services Ltd, Kings House, 316 Shirley Road, Southampton, SO15 3HL, either in writing or by telephone.

If you are not satisfied with the way the complaint has been dealt with you may ask the Policyholder & Market Assistance Department at Lloyds to review your case without prejudice to your rights at law.

Policyholder & Market Assistance, Lloyds Market Assistance, One Lime Street, London EC3M 7AH  
Telephone (020) 7327 1000

### **Financial Services Compensation Scheme**

In the event insurers are unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. More information is available by telephoning (020) 7892 7300 or their website at [www.fscs.org.uk](http://www.fscs.org.uk)