

Important notes

1. This policy is only valid for trips commencing in and returning to the United Kingdom.
2. The cover under Section 1, Cancellation, commences as soon as the trip booking is made and the premium has been paid. We cannot therefore, refund your premium after this date, except within the first 14 days of the policy being received or before you travel (whichever is sooner), if it does not meet your requirements.
3. Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.
4. Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.
5. If your money, valuables or any items of personal baggage, are lost or stolen, you must notify the local police within 24 hours of discovery. Please make sure you get a copy of the police report. Failure to comply will result in your claim being turned down.
6. The maximum age for winter sports is 79.

Single trip insurance only

1. The maximum duration of any one trip will be 3 months. Winter sports trips are limited to 31 days.
2. Family cover only applies to non Guide Association organised trips and means you and your spouse (including common-law spouse), plus up to 3 unmarried dependent children under the age of 18 and residing in the same household. This is available at 2.5 times the appropriate premium.
3. 1.5 times premium is required for all persons aged 65 years and over travelling outside Europe.
4. 1.5 times premiums are required for all persons aged 65 years and over travelling to Europe for durations of over 31 days.
5. Winter sports cover can be included at a double premium, for persons under the age of 80.
6. Children under 2 years are insured free as long as they are travelling with an adult insured under this policy.
7. Children age 2-17 (inclusive) qualify for the special rates detailed, if travelling with an adult insured under this policy.

Multi-trip insurance only

NB: This applies to trips with or without guiding activities organised by the Guide Association included.

1. The maximum duration of any one trip will be 30 days (winter sports limited to 17 days per policy year if appropriate premium paid) other than special trips organised by the Guide Association.
2. Cover does not apply for trips taken within the United Kingdom except for pre-booked trips of 3 nights or more.
3. Family cover applies to the applicant and his/her spouse (including common-law spouse), plus up to 4 unmarried dependent children under the age of 18, in full time education and residing in the same household.
4. Family cover applies to the applicant and his/her spouse travelling together or separately, but children will be covered only when travelling with an adult insured under the multi-trip insurance.
5. This insurance is not available to persons aged 80 and over. 1.5 times premium is required for persons over the age of 65.

Medical health requirements

You must notify Affinity Insurance Services of any fact which is likely to influence the insurer in accepting, assessing or continuing this insurance. Failure to do so may invalidate this insurance and mean that any claim will not be paid.

In particular you must contact the Medical Helpline on **0870 043 4313** if any member of the party:

1. is aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim;
2. is or will be undergoing medical treatment as a hospital out-patient at the date the final cost of the trip is due to be paid;
3. has received hospital medical treatment, either as an outpatient or in-patient, for an illness or injury, during the six months prior to the booking of the trip;
4. is not travelling against the advice of a medical practitioner, or for the purposes of obtaining medical treatment;
5. has been diagnosed as having a terminal illness.

It is not necessary for you to contact the medical helpline in respect of the following childhood conditions:

Allergies, ear infections, eczema, asthma, epilepsy, non-insulin dependant diabetes and learning difficulties.

If you are in any doubt with regard to any of these conditions, please contact the Medical Helpline.

In respect of any medical or other conditions not listed above, please ensure that you comply with the medical health requirements.

Please note -

This requirement applies not only at the time of booking the trip and taking out this insurance but also if anything occurs between then and the first day of the trip.

Data protection

Affinity Insurance Services and Optimum Underwriting Limited will use the information you have provided for the purposes of fulfilling this insurance contract. Your information will be held for no longer than is necessary. You should show this notice to anyone insured under the policy, about whom personal data has been supplied. By providing this information, you consent to our processing sensitive data about you where this is necessary or appropriate. 'Sensitive' personal data may include, for example, information relating to your medical history, which we will use for underwriting and assessment purposes.

Affinity Insurance Services may use this information to contact you about other products and services that may be of interest to you unless you have stated otherwise. If you would prefer not to be contacted for marketing purposes, please tick this box. ☐

You are entitled to a copy of the information that is held about you. An administration fee may be charged for providing this information.

Applicant declaration (or party leader on behalf of all party members)

To the best of our knowledge and belief, there are no reasons why our trip should be cancelled or curtailed in respect of all or any of the members of the party, and we will notify Optimum Underwriting Limited via Affinity Insurance Services in the event of any such reason arising between the policy being issued and the first day of the trip.

None of the party will be travelling against medical advice.

It is agreed that this application form shall be the basis of the contract between our party and Optimum Underwriting Limited.

Signed

Dated

Please note -

Optimum Underwriting Limited reserve the right to decline any application.



Financial Services Compensation Scheme

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0207 892 7300

Optimum Underwriting Limited and Groupama Insurance Company Limited are authorised and regulated by the Financial Services Authority.



Arranged by:

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1 High Street, Southend on Sea, SS1 1JE  
Tel: 0870 240 0143 Fax: 0870 241 1884



Optimum Underwriting Limited are Underwriting Agents for Groupama Insurance Company Limited

Optimum Underwriting Limited  
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Registered office: Somers, Cranbrook Road, Benenden, Kent, TN17 4ET  
Registered in England No. 3805719



Girlguiding UK

Travel Insurance Application Form

Valid for issue until 30/11/2006  
for holidays departing up to 29/11/2007

Annual and single trip travel insurance including full cover for all  
guiding activities recognised by the Guide Association.

Summary of cover

This leaflet is only intended to summarise the cover provided. The terms, conditions and exclusions are shown on the policy booklet. A specimen copy will be supplied on request.

Cancellation

Up to £3,000 with a £35 excess per person (loss of deposit only claims, excess of £10 per person). This section applies if you are unable to travel and have to cancel your trip.

Curtailemtent

Up to £3,000 with a £35 excess per person, if you have to return home earlier than planned.

Travel delay

£20 for the first 12 hours delay and £10 for each full 12 hours delay after that up to a maximum of £100 or abandonment after the first full 12 hours delay up to £3,000 with a £35 excess per person.

Missed departure

Up to £600.

Personal accident

£20,000 Death. (under 16 and over 70 years limit of £1,000). £20,000 Permanent Total Disability. (Not applicable if under 16 or over 70 years).

Medical emergency expenses

Up to £5,000,000 for costs and expenses incurred outside the United Kingdom with a £35 excess per each insured person.

Medical inconvenience benefit

£15 per 24 hours up to a maximum of £600.

Personal property

£1,500 to include £500 personal money (cash limit £250), a single article limit of £250 and valuables limited to £400 in all. Delayed baggage £100 after 12 hours.

Ski equipment

Own ski equipment covered up to £300. Hired ski equipment limited to £100. Loss of use of ski pack £100 per week, up to a maximum of £300. £35 excess per person.

Loss of passport

Up to £250.

Personal public liability

Up to £2,000,000.

Legal expenses

Up to £10,000.

Hijack

Up to £50 each full 24 hours up to a maximum of £1,000.

Mugging

Up to £100 each full 24 hours, up to a maximum of £1,000.

Application form (Please complete in block letters)

Single Trip - Adult premiums

Age 18 and over at time of travel  
NB: For trips outside Europe - 1.5 times premiums apply to persons aged 65 and over at the time of travel

	UK & C.I.	Europe	USA & Canada	Worldwide
1 day	£1.60	£1.60	N/A	N/A
2 days	£2.55	£4.80	N/A	N/A
Up to 4 days	£4.47	£12.08	£30.81	£27.47
Up to 10 days	£5.12	£14.66	£34.86	£32.51
Up to 17 days	£6.07	£17.38	£40.19	£37.26
Up to 31 days	£7.20	£22.23	£48.37	£44.81
Up to 42 days	£8.40	£26.29	£63.08	£55.61
Each additional week	£2.24	£4.64	£12.78	£10.77

Single Trip - Child premiums

Age 2 - 17 inclusive at time of travel

	UK & C.I.	Europe	USA & Canada	Worldwide
1 day	£0.80	£0.80	N/A	N/A
2 days	£1.27	£2.40	N/A	N/A
Up to 4 days	£2.23	£6.04	£15.41	£13.74
Up to 10 days	£2.56	£7.33	£17.43	£16.25
Up to 17 days	£3.04	£8.69	£20.09	£18.63
Up to 31 days	£3.60	£11.12	£24.19	£22.41
Up to 42 days	£4.20	£13.15	£31.54	£27.81
Each additional week	£1.12	£2.32	£6.39	£5.39

Worldwide annual multi-trip premiums

Age 18 and over at time of first trip booked  
NB: Adults over the age of 65 - 1.5 times premiums below. Maximum age under this insurance - 79 years

	Excluding winter sports	Including winter sports
Individual	£60.23	£87.99
Family	£82.77	£123.21

Details of applicant

Applicants full name (Mr/Mrs/Miss/Ms):

Address:

Postcode:

Telephone number:

Multi-trip insurance only

Period of insurance  
12 months from

Must be within 31 days of application

Please tick the appropriate box for the type of insurance you require:

Individual cover ☐ Family cover ☐

Family cover applies to the applicant and his/her spouse, including common-law spouse, plus up to 4 unmarried dependent children under the age of 18 in full time education.

Inc winter sports ☐

Single trip insurance only

Period of trip  
From:

To:

Please tick the appropriate box for the type of insurance you require:

Individual cover ☐ Family cover ☐ Guiding group ☐

Inc winter sports ☐

Area to be visited

Details of party members

Applicants full name (Mr/Mrs/Miss/Ms):	Age	Premium
		£
		£
		£
		£
Total		£

Please use a separate sheet of paper if needed

Payment details

If you wish to pay by Cheque or Postal Order

I enclose a cheque for

£

made payable to Affinity Insurance Services.  
Please write your name and address on the reverse of your cheque.

If you wish to pay by Credit / Debit Card

I authorise Affinity Insurance Services to charge my debit/credit card account with the premium shown above.

Please charge the total premium to my (tick appropriate)

Visa ☐ Mastercard ☐ Delta ☐ Switch / Maestro ☐

Card No.

Card Holders Name: (as it appears on the card)

Card Valid From:  Issue No.

Card Expiry date:

Cardholders signature:

Date: