

# Overseas Travel Insurance



**Girlguiding UK**  
*girls in the lead*



# Peace of mind

It sometimes seems that everyone is trying to sell travel insurance these days. Whether it is in the travel agents, in the newspapers or even in the local supermarket, just about everyone boasts that theirs is better and/or cheaper.

That is good news if you are a family about to go on holiday.

However, the policies are likely to be next to useless for a guiding unit going on an adventure activity trip abroad.

You need highly specialised cover; from one of the leaders in this field. You need Unity Insurance Services Girlguiding travel insurance.

With additional benefits not found in any other insurance, such as cover for both parents to travel abroad to visit a sick or injured member, this is specifically designed to ensure peace of mind, both to party leaders and parents.

With our years of experience, we know that the Unity Travel Policy responds quickly and sympathetically when things go wrong.

Look at the following tables, for a comprehensive list of benefits.

# Overseas Travel Insurance Benefit Table

**Personal Accident up to £5,000**

**Medical & Emergency Repatriation Expenses  
up to £10,000,000**

**Hospital Stay Benefit Abroad up to £400**

**Supplementary Travel and Accommodation  
Expenses up to £15,000**

**Your Personal Belongings up to £1,000**  
**Valuables Limit up to £400**  
**Single Article Limit up to £250**  
**Delayed Baggage up to £100**

**Money - up to £1,000 for Guide party  
leaders, £200 for other insured persons aged 16  
or over and £150 if aged 15 or under**

**Credit Card Misuse up to £1,000**

**Loss of Passport up to £1,000**

**Disruption (cancellation or curtailment) up to  
£1,000**

**Travel Delay up to £100**

**Missed Departure up to £600**

**Personal Liability up to £2,000,000**

**Legal Expenses up to £25,000**

**Rescue Plus\* up to £2,000**

**Piste Closure up to £200**

\*If the appropriate additional premium has been paid and the Schedule shows that cover under this Section is included.

## WHAT JOURNEYS CAN BE COVERED?

Any journey undertaken as part of an authorised Guiding activity within Europe (including the Channel Islands) or elsewhere in the world, subject to payment of the appropriate premium (detailed on the proposal form).

## WHO CAN BE COVERED?

Any person up to the age of 80 years, normally resident in the UK.

## WHEN WILL COVER COMMENCE?

You will be covered as soon as your completed application form is received by Unity Insurance Services. Cover under the cancellation section applies as soon as you have booked your trip, as long as the policy is in force at the time or is arranged within 14 days of booking your trip.

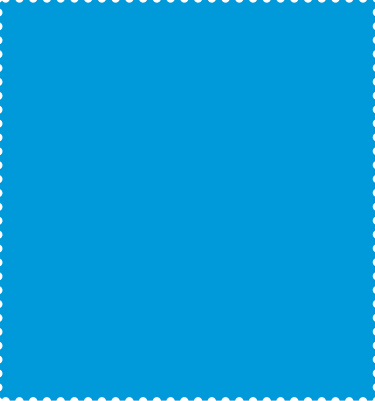
## CAN I SEE THE TERMS, CONDITIONS AND EXCLUSIONS THAT APPLY BEFORE I ENROL?

The Keyfacts summary in this leaflet provides the main features of the policy, and you will be provided with a full copy of the policy wording with your certificate of insurance. A copy can also be sent to you upon request.

## CONTACT US

If you have any questions or comments on this or any other Unity Insurance Services product, please contact us on:

0845 0945 704, [guiding@unityins.co.uk](mailto:guiding@unityins.co.uk) or write to us at the address on the back cover.



**Unity**  
insurance services



**Girlguiding UK**  
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Registered Office: Gilwell Park, Chingford E4 7QW.

Registered in London (Company No: 5038294).

Authorised and regulated by the Financial Services Authority.

Unity Insurance Services is a trading name of Scout Insurance Services Limited.

# Policy summary

keyfacts®

Please note that this Summary does not contain the full terms and conditions of the contract, which can be found in the Policy document. You should refer to your Policy for full details of the Sums Insured and Limitations.

Your **Insurer** is Certain Underwriters at Lloyd's of London.

## Cover

The Policy covers any person who is named as an **Insured Person** in the Policy Schedule whilst undertaking a trip or trips in connection with authorised Guiding activities (or as otherwise agreed with Unity Insurance Services) within the **Geographical Limits** for which the Insurance was purchased.

## Duration

The Policy provides cover for the duration of a single trip. Cover under the cancellation section commences as soon as the Insurance is purchased or when the trip is booked, whichever is the later. Cover under the other sections commences as soon as the **Insured Person** leaves home to commence the trip and ends when the **Insured Person** returns home on completion of the trip.

The main features and benefits of the Insurance are:

**Section 1 – Personal Accident** provides a lump-sum payment following accidental death or injury resulting in loss of limb, sight or permanent total disablement.

**Section 2 – Medical Expenses** provides cover for medical and repatriation expenses outside the United Kingdom including 24-hour emergency help-lines.  
Excess (being the first amount of each and every claim that you pay) £20.

**Section 3 – Hospital Stay Benefit Abroad** provides a daily benefit if you are confined as a hospital in-patient outside the UK, Isle of Man or Channel Islands.

**Section 4 – Supplementary Travel and Accommodation Expenses** provides cover for:  
Funeral costs.  
Travel and accommodation expenses incurred in returning you to your home if you have an accident or illness abroad.

**Section 5 – Your Personal Belongings** provides cover for:  
Loss of or damage to baggage and personal effects. There are limits for single items or pairs or sets of items.  
In addition, if any items of essential clothing or toiletries are mislaid for 12 hours or more, an amount is claimable for the amount of any reasonable replacement.  
Excess £35.

**Section 6 – Money** provides cover for loss of money and travel documents.  
Excess £20.

**Section 7 – Credit Card Misuse** provides cover for fraudulent use of lost credit cards.

**Section 8 – Emergency Replacement of Passport** provides cover for loss of passport and additional expenses if you are unable to obtain a replacement passport during your trip.

**Section 9 – Disruption (cancellation or curtailment)** provides cover for loss of unused travel and accommodation. There is a limit for the total amount that can be claimed in respect of all Insured Persons travelling on any one trip.

**Section 10 – Travel Delay** provides:  
An inconvenience benefit following late departure of publicly licensed transport.

A benefit if you are forced to abandon your trip following a delay of more than 24 hours on your outward journey from the UK.

**Section 11 – Missed Departure** provides cover for additional travel and accommodation expenses for alteration of itinerary.

**Section 12 – Personal Liability** provides cover for Personal Liability for bodily injury to third parties and/or damage to their property. Limits apply in respect of any one occurrence or series of occurrences arising out of any one cause.

**Section 13 – Legal Expenses** provides cover for legal expenses if you sustain bodily injury or illness that is caused by a third party during a trip.

**Section 14 – Rescue Plus** provides cover for mountain rescue services for non-medical emergencies. Cover only applies under this Section if the appropriate additional premium has been paid.

**Section 15 – Piste Closure** provides a benefit to cover for the cost of transport to an alternative site if skiing facilities in your resort are closed due to lack of snow.

Detailed below are significant and unusual **exclusions** to your insurance:

**Section 2 – Medical Expenses**

Costs which could have been foreseen by you when you start the trip. Medical expenses in the United Kingdom or 12 months after your accident or illness.

Travel against medical advice or for the purposes of medical treatment or following a terminal prognosis.

**Section 5 – Your Personal Belongings**

Hired clothing and hired equipment, wear and tear or gradual deterioration, household effects, electrical or mechanical breakdown, 'valuables' (as defined in the Certificate) in your baggage in the custody of a carrier.

**Section 6 – Money**

Currency devaluation or monetary transaction shortages due to errors or omissions.

Loss or theft not reported to the police or transport carrier within 48 hours of discovery.

Money in your baggage in the custody of a carrier.

**Section 5 – Your Personal Belongings and Section 6 – Money**

Confiscation or detention by customs or other authority.

**Section 9 – Disruption (cancellation or curtailment),**

**Section 10 – Travel Delay and Section 11 – Missed Departure**

Conditions known to you at the time of booking the trip or buying the insurance that could give rise to a claim.

Claims arising out of events that had occurred, commenced or been announced before you buy the insurance.

**Section 12 – Personal Liability**

Liability for bodily injury to your employees or to any member of your family or household.

Loss of or damage to property belonging to you or your family or household members.

Liability due to the use of aircraft, aerospace device or hovercraft; waterborne craft; mechanically propelled or horse-drawn vehicle; caravan or vehicular trailer; firearm or animals or ownership or occupation of land or buildings.

Employer's liability.

Contractual liability.

Liability arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services.

Liability that is covered under any other insurance.

## General Exclusions that apply to all Sections

Persons aged 80 or over.

Professional sportspersons or professional entertainers.

Insanity, suicide, anxiety, depression, nervous or mental disorders.

Intentional self injury or needless self exposure to danger (except in an attempt to save human life).

Flying other than as a passenger unless as part of an authorised Guiding activity.

Full time members of the armed forces or a member of any reserve forces called out for permanent service.

War and travelling to a country at war in its own borders.

The influence of alcohol, drug addiction, solvent abuse, any addictive disorder.

Participating in competitive winter sports, ski or ski bob racing or ski jumping.

Travelling on a motorcycle over 125cc.

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

An Insured Person's own criminal act.

HIV or AIDS and/or any HIV or AIDS related illness.

Nuclear, chemical and biological weapons of mass destruction.

Detailed below are significant and unusual **limitations** to your insurance:

### Section 5 – Your Personal Belongings and Section 6 – Money

You must take all reasonable precautions for the safety of baggage, personal effects and money.

### Section 7 – Credit Card Misuse

Loss due to the fraudulent use of cheques, charge, bankers' or credit cards is subject to your compliance with the conditions of use and other terms under which they have been issued.

### Section 9 – Disruption (cancellation or curtailment)

The total amount that can be claimed in respect of all Insured Persons travelling on any one trip is £75,000.

### Section 10 – Travel Delay

You must obtain written confirmation from your Carrier or their Agent of delayed departure dates, times and the reason for the delay.

### Section 12 – Personal Liability and Section 13 – Legal Expenses

You must not admit any liability nor offer agreement to settle any claim without our prior written consent.

### Section 14 – Rescue Plus

You must comply with local regulations.

## Conditions

All material facts should be disclosed. (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

You may find it helpful to keep an independent record of the information you supply in connection with your proposal, including copies of any relevant letters.

You and we are free to choose the legal system that will apply to this insurance. Unless we specifically agree to the contrary, this insurance will be subject to English law.

## Claims Procedure

You must advise ONE Claims Limited of any event likely to give rise to a claim. You will find their contact details in the Certificate wording.

## Cancellation Rights

We may cancel this Group Policy by sending 30 days notice to the **Group Policyholder** at their last known address. You may cancel this insurance within 14 days of receipt of the Policy provided that no claims have been incurred.

## Complaints

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact Unity Insurance Services.

If you have a problem concerning any aspect of your insurance please contact Unity Insurance Services.

Contact details are:

Lancing Business Park, Lancing, West Sussex, BN15 8UG.

Telephone: 0845 0945 704 Facsimile: 01903 751044

E-mail: [guiding@unityins.co.uk](mailto:guiding@unityins.co.uk)

Retail customers: in the event you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's.

Commercial customers: in certain circumstances, it may be possible for you to refer the matter to the Complaints Department at Lloyd's.

Their address is:

Complaints Department Lloyd's, One Lime Street, London EC3M 7HA

Tel No: 020 7327 5693 Fax No: 020 7327 5225

E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the complaints process.

## Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website ([www.fscs.org.uk](http://www.fscs.org.uk)).

## Lloyd's

This Insurance is underwritten by Lloyd's Syndicate Number 570 managed by Atrium Underwriters Ltd at Lloyd's which are authorised and regulated by the Financial Services Authority. Registration No. 204834. You can check this on the Financial Services Authority's Register by visiting the Financial Services Authority website: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the Financial Services Authority on 0845 606 1234.