

## Tall Ships Volunteer and Voyage Crew Travel Insurance Insurance Product Information Document

Company: Certain Underwriters at Lloyd's

Product: Travel

This Insurance is provided by Certain Underwriters at Lloyd's and underwritten by Ortus Underwriting (Firm reference number: 590914). For more information, see the Policy schedule and the About The Insurers section in the Policy wording. This document contains some important facts about your Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

This is a Travel Insurance policy. Dependent on the sections of cover requested, this Insurance covers you against Bodily Injury, Illness and Travel which occurs during the Operative Time within the Period of Insurance.



#### What is insured?

##### Travel

- ✓ 1. Cancellation or Curtailment Expenses
- ✓ 2. Replacement & Re-joining Expenses
- ✓ 3. Journey Continuation
- ✓ 4. Travel Delay
- ✓ 5. Medical, Repatriation and Additional Expenses
- ✓ 6. Continuation of Medical Expenses
- ✓ 7. Hospital and Coma Benefit
- ✓ 8. Personal Liability
- ✓ 9. Legal Expenses
- ✓ 10. Personal Baggage, Business Items and Money
- ✓ 11. Delayed Baggage
- ✓ 12. Personal Accident
- ✓ 13. Hi-jack, Kidnap and Kidnap for Ransom
- ✓ 14. Political and Natural Disaster Evacuation Expenses

You may not be covered for all of the above items and there may be additional benefits you are covered for. For a comprehensive list of all of the benefits you have selected and the sums insured provided by this Insurance, please see the Policy schedule and Policy wording.



#### What is not insured?

- ✗ Participation in: Any form of operational duties as a member of the armed forces; Aeronautics or aviation, other than as a passenger; Riding or driving in any kind of race (other than organised sailing racing); Mountaineering or rock climbing; Sports tours.
- ✗ Any claim arising from: Provoked assault or fighting; any Criminal act; Engagement in riots of any kind; Deliberate exposure to exceptional danger.
- ✗ Any claim resulting directly from the influence of alcohol, drugs or solvents
- ✗ Any claim for any venereal disease or expenses incurred directly or indirectly in the treatment or diagnosis or counselling of AIDS, ARC or HIV.
- ✗ Any claim arising from War (whether declared or not).
- ✗ Any act of Terrorism which involves the use of nuclear weapon or device or chemical or biological agent.
- ✗ Any claim arising from exposure to Radiation.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.



#### What is not insured? Continued Travel

- ✘ Any claim from an Insured Person who is over 80 years of age at the date of commencement of the Period of Travel.
- ✘ Travelling: Contrary to medical advice; Contrary to health and safety restriction(s) from an airline or carrier; To obtain medical treatment; After a terminal prognosis;
- ✘ Anyone awaiting an operation or post-operative check up; Anyone who has received treatment for stroke, cancer, a transplant, any heart problem, dialysis, blood disorders, breathing or respiratory problem, psychiatric illness or dementia, gastro-intestinal condition or any neurological system related condition during the 24 month period prior to booking a trip.
- ✘ Anyone who has been seen by a specialist in the last three months other than a regular hospital check up for a stable condition
- ✘ Any travel which is longer than 45 days.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.



#### Are there any restrictions on cover? Travel

- ! The maximum duration for any one continuous Period of Travel shall not exceed 45 days. We will not cover You for any part of the trip where the Period of Travel exceeds 45 days unless agreed by Us in writing prior to the Period of Travel.
- ! This Policy is issued on the condition that You have no knowledge of any other travel Insurance in force except as specifically declared to Us at inception or agreed by Us during the Period of Insurance. If at the time of a claim there is another insurance Policy in Your name which covers You or an Insured Person for the same expense or loss, We will only pay a proportion of the claim, determined by reference to the cover provided by each section except for Item 12 of the Policy Schedule. Items 12a-12g of the Policy Schedule will be paid in full.

For a comprehensive list of all of the Policy Conditions of this Insurance, please see the Policy Wording.



#### **What are my obligations?**

- Any change in your business activities must be notified to your Broker and agreed in writing by us.
- Any change to the Insured Person's occupation as originally disclosed to us must be notified to your broker and agreed in writing by us. At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident or illness which may result in a claim under this insurance you must:
  - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
  - notify your broker as soon as practicable.
  - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
  - provide your broker with all the information we reasonably require.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



#### **When does the cover start and end?**

Please see the Policy Schedule for the Policy Effective Date and Policy Expiry Date.



#### **When and how do I pay?**

Your broker will advise you of the full details of when and the options by which you can pay.



#### **Where am I covered (Geographical Limits)?**

✓ You are covered anywhere in the world unless otherwise stated in the Policy Schedule.



#### **How do I cancel the contract?**

You can cancel this insurance at any time by contacting your broker. Provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.