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Travel Insurance for Airline Personnel

ALL YEAR

HOLIDAY TRAVEL INSURANCE SCHEME

ARRANGED

FOR

AIRLINE PERSONNEL

AND THEIR FAMILIES

BY

MARCUS HEARN

UNDERWRITTEN

BY

GREAT LAKES REINSURANCE (UK) PLC.

AND MANAGED

BY

FIRSTASSIST INSURANCE SERVICES LIMITED

Available on-line at www.fly-sure.co.uk

CONTACT DETAILS

MARCUS HEARN

3rd FLOOR, BIRCHIN COURT, 20 BIRCHIN LANE, LONDON EC3V 9DU

TEL: 020 7033 0660

Marcus Hearn is a trading name of Giles Insurance Brokers Ltd, registered in Scotland No. 108909. Giles Insurance Brokers Ltd is authorised and regulated by the Financial Services Authority under reference 311786.

OFFICE USE ONLY

Cert. No. Cover from

Code No. Premium

U.K. RESIDENTS ONLY
MAXIMUM 45 DAYS ANY ONE TRIP - COVER EX-UK

This policy meets the demands & needs of Airline Personnel and their families only, who receive reduced rate travel and wish to be protected against certain costs that might arise during the course of their travels. A summary of the main policy benefits and exclusions can be found at the end of this document. Full details are in the policy document, a copy of which is available on request. Please insert name and address of an adult who is to be the First Insured on the policy and to whom the insurance certificate is to be sent.

If you are not happy with your policy you may return it to Marcus Hearn within 14 days of receipt and your premium will be refunded in full, provided no claims have been made and we receive your returned certificate, prior to the departure date. If you choose to cancel the policy outside this 14 day period, no refund will be given.

BLOCK CAPITALS PLEASE:

First Insured's Name _____	Post Code _____
Home Address _____	
County _____	
E-mail _____	

Age of First Insured _____
 Home Tel. _____ Business Tel. _____
 Airline Name _____
 Address _____

Full Occupation if Airline Personnel

Gilts Insurance Brokers Limited would like to keep you advised of products, services and other exciting offers we think may interest you. Please tick this box if you do not consent to us, or other parties, contacting you with further information.

NAMES OF ADDITIONAL FAMILY MEMBERS TO BE INSURED.	AGE	OCCUPATION	RELATIONSHIP TO AIRLINE MEMBER
1			
2			
3			
4			

I UNDERSTAND THAT COVER IS GRANTED SUBJECT TO THE FOLLOWING WARRANTIES

1. That there are no circumstances connected with the holiday which render it abnormal and no member of the party has had a similar insurance cancelled or refused.
2. This policy excludes business travel.
3. Cover will not be operative for any journey which is known to exceed 45 consecutive days.
4. That all policyholders are UK residents on behalf of All Insured Persons _____

Please ensure you have completed the Confidential Medical Declaration.

CONFIDENTIAL MEDICAL DECLARATION

This policy does not cover claims arising from pre-existing medical condition unless it has been declared to our confidential Helpline. They will advise you if there is an additional premium to be paid and will confirm cover to you in writing. Please note that this is a separate requirement to your main policy and as such will only be valid if you have purchased a Fivesure policy from Gilts Insurance Brokers Limited.

If the answer is 'Yes' to any of the following questions, please telephone **0870 165 0549**. For the purposes of this insurance a pre-existing medical condition is a condition for which you, or anybody on whom the holiday depends, answers 'Yes' to any of the following questions:

Have you, or anybody on whom the holiday depends, attended medical consultations or have you received, or been referred for, any treatment, surgery, investigation(s) or follow-ups at any hospital, surgery or clinic during the two years prior to the commencement of cover under this policy and/or prior to any trip, for any of the following medical conditions:
 Asthma (only where you have received in-patient treatment), bronchitis; any other lung or respiratory condition; cancer, any growth or form of malignancy; diabetes mellitus; epilepsy or fits; any kidney or bladder disorder; any mental or psychological condition;
Have you, or anybody on whom the holiday depends, any other medical condition:
 that is on-going; or from which you have suffered symptoms requiring in-patient medical attention or treatment during the two years prior to the commencement of cover under this policy and/or prior to any trip?
Have you, or anybody on whom the holiday depends, ever had:
 any cardiovascular problems (e.g. heart attack, angina, chest pain, palpitations; any other heart condition; hypertension (raised blood pressure); blood clots; raised cholesterol); or any cerebrovascular problems (e.g. stroke, transient ischaemic attack, brain haemorrhage) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any trip?

Please answer YES or NO

This policy will not offer any cover, if you or anyone on whom the holiday depends:
 are travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or have received a terminal prognosis; or are pregnant and expected to give birth before or within 14 weeks of the date of arrival home.
 This information has to be disclosed at every policy renewal.

Helpline Reference No _____

Signing _____ Date of _____
 Date Required _____

This cannot be more than 90 days after date of signing.

FLY-SURE PREMIUMS

MEMBERSHIP PREMIUM

Inclusive of Insurance Premium Tax and applicable for applications received prior to 31st Dec 2012.

ADULTS (TO AGE 64 ATTAINED).....£42.50 per annum per person

ADULTS (65 TO 74 ATTAINED).....£85.00 per annum per person

CHILDREN UNDER 16.....FREE OF CHARGE

When Insured with an Adult

ADDITIONAL WINTER SPORTS PREMIUM £25.00 Each Adult and Child

PLEASE MAKE CHEQUES PAYABLE TO MARCUS HEARN.

BENEFITS

Personal possessions and personal money

Benefits	Excess	Limit	Policy Reference
If your personal baggage is lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).	£75*	£1500 Possessions	Section 1
Cost of purchasing essential items if the carrier has misplaced or delayed the insured person's personal baggage for more than 12 hours.		£100 Delayed Baggage	
Additional travel & accommodation costs whilst obtaining replacement passports, which have been lost during the trip.	(No excess applies to Delayed Baggage)	£250 Passport	
Your money if accidentally lost or stolen during a trip. (From your person or a locked safe or safety deposit box.)		£250 Money	
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none"> • Limited to £150 per single item, pair or set of items and £250 for valuables • You must report the loss to the police within 24 hours or as soon as possible after that and obtain a written report or a Property Irregularity Report from the carrier if your belongings are lost or damaged in transit • Excluding: <ul style="list-style-type: none"> - loss of or damage to property shipped as freight - claims where you do not take reasonable precautions to prevent a claim - theft of valuables from unattended vehicles - baggage from unattended vehicles unless out of sight - any losses from unattended vehicles between 10pm and 8am 			

Medical & Other Expenses

Benefits	Excess	Limit	Policy Reference
If during your journey you become ill have an accident or die we will make arrangements with the hospital regarding your treatment.	£75*	£5m.	Section 2
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none"> • You must contact the Emergency Assistance Service immediately on +44 208 763 3027 or your claim may be declined • Emergency dental treatment limited to £200 • Excluding: <ul style="list-style-type: none"> - costs incurred in the UK - any on-going pre-existing medical condition 			

Cancellation or curtailment charges

Benefits	Excess	Limit	Policy Reference
If you have to cancel or cut short your holiday as a result of accidental injury or illness, death of a relative or close business associate or your redundancy.	£75* (£10 deposits)	£1000	Section 3
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none"> • Claims arising from any circumstances you knew about when booking the journey which indicated you might need to cancel • An pre-existing medical condition, which has not been notified to and agreed by us • Your disinclination to travel <p>You must notify the 24 hour Medical Emergency Service before curtailing your holiday</p>			

Personal Accident

Benefits	Excess	Limit	Policy Reference
Cover for loss of life, limb or sight or permanent total disablement, as defined, which occurs during the journey caused solely by violent external means.	Nil	£15000	Section 4
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none">Reduced benefits for under 16's and over 65's			

Personal Liability

Benefits	Excess	Limit	Policy Reference
If you accidentally injure somebody or damage their property, you will be covered for the third party costs you may be legally liable to pay	Nil	£2m.	Section 5
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none">Excludes any liability arising from:<ul style="list-style-type: none">accidental injury to you, your family or travelling companionsloss of or damage to you or your family's property or that of your travelling companionsownership or use of aircraft, motorised or mechanical vehicles of any kind, ships, boats or craft of any kind or animals			

Catastrophe cover

Benefits	Excess	Limit	Policy Reference
Additional accommodation and transport costs needed to move you to similar accommodation if you cannot use your booked accommodation as a result of fire, flood, earthquake or storm.	£75*	£1000	Section 6
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none">You must obtain prior authorisation from FirstAssistYou must obtain a letter from the police, accommodation provider or tour operator confirming that you could not use your accommodationExcluding costs you have already recovered from your tour operator or anywhere else.			

Legal Expenses

Benefits	Excess	Limit	Policy Reference
Legal expenses to pursue compensation as a result of death, illness or injury against a third party as a result of an accident.	£100	£25,000	Section 7
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none">If any incident happens outside the European Community we will have complete control over the appointment of any legal representative.Excludes any claim:<ul style="list-style-type: none">where there is no prospect of a successful resultnot reported within 90 days of the event startingin respect of journeys within the UKin respect of damages or fines you have to pay.			

Travel Delay

Benefits	Excess	Limit	Policy Reference
If booked transport on your outward journey is delayed for more 12 hours as a result of strike, industrial action, adverse weather conditions or mechanical breakdown of the aircraft, ship or train.	Nil	Up to £300 (£20 for first 12 hours £10 for each further 12 hour period)	Section 8
Significant or Unusual Exclusions or Limitations <p>Excludes claims for delays caused by strike or industrial action which happened or were expected to happen before you booked your journey.</p> <p>Note: You must check-in and obtain written confirmation from your confirming the reason and period of delay.</p>			

Please note that the above is NOT the full policy terms and conditions and that any claim would be assessed according to the FULL terms and conditions, which will be sent automatically with your certificate. A specimen copy of this policy can be obtained prior to purchase by contacting us.