



ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

INSURER

Equity Red Star at Lloyd's is managed by Cox Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority.

TYPE OF INSURANCE AND COVER

Equity Red Star at Lloyd's offers Group Travel insurance cover.

Cover specific features and benefits (referenced to the sections contained in the insurance document or any endorsement to the document)

Operative time

To cover trips having a destination outside the United Kingdom or otherwise as requested. Cover operates from time of leaving home or place of employment (whichever is the later) during the whole time away and until return to place of employment, or home (whichever is the earlier). A Maximum duration any one trip applies as selected or agreed by us. Each trip is a separate Insurance.

Geographical Limits

This is for the areas or countries you selected and are insured for.

Age limit

The maximum age of any insured person at the start of this insurance is 69 years or as agreed by us

Winter Sports Cover

This is operative if you selected this cover.

Baggage & Money Section

This is operative if you selected this cover.

Extension of Cover

If the Insured Person has not returned to the United Kingdom before the expiration of a trip for reasons which are beyond his control, this Insurance will remain in force for a further 21 days or until return, whichever is the earlier, without additional premium, but in the event of the Insured Person being hi-jacked, cover shall continue whilst such Insured Person is subject to the control of the person(s) or their associates making the Hi-Jack and during travel direct to his home and/or original destination, up to twelve months from the date of the Hi-Jack.

Section 1 - Medical Emergency and Repatriation Service

We will pay up to £5,000,000 for Medical and Additional Expenses - for medical or surgical expenses, including emergency dental treatment, following accidental bodily injury or illness during the period of insurance and operative time.

We will pay for reasonable additional hotel and repatriation expenses for an insured person and any one member of the tour party who has to remain or travel with the injured or ill person.

We will pay the cost of transporting the remains or ashes of an Insured Person to the former place of residence in the U.K. or funeral expenses incurred abroad.

We will pay expenses incurred with the prior consent and authorisation of our Emergency 24 Hour Service Company for an air ambulance or the use of air transport, including qualified attendants, to repatriate a seriously injured or ill insured person.

We will pay a Hospital benefit of £20 per day to a maximum of £800 in all for each complete 24 hour period spent as an in-patient in hospital as a result of bodily injury or illness on a covered tour.

EMERGENCY MEDICAL & RESCUE SERVICE

In the event of medical emergency where the cost is covered by this insurance, a 24 hour emergency service is available by following the following procedure. **Telephone (+44) 1243 776255** stating that you require emergency medical assistance and quoting RT06/TSS Equity Red Star, the Certificate Number, telephone number from which you are calling, name and telephone number of the doctor and hospital treating the Insured Person.

Section 2 - Personal Accident (including playing and practicing)

We will pay up to £25,000 for Death or up to £50,000 for permanent loss of sight of one or both eyes, loss of one or more limbs or permanent total disablement if an insured person suffers bodily injury during the time of cover.

Section 3 - Personal Effects & Baggage, Playing Kit, Musical Instruments and Money,

We will pay up to £1,500 for loss of or damage to personal baggage, clothing or effects, up to £500 for loss or damage to playing kit (belonging to Club or Insured Person), up to £1,500 for loss or damage to musical instruments (all subject to limit £400 per article) and Money (including cash, currency, travellers' cheques, travel tickets) up to £500 (limit £400 for cash).

We will pay up to £150 for essential expenditure on personal property and kit lost or mislaid for 24 hours or more during a journey, increasing to £250 in all where loss or delayed arrival exceeds 5 days.

We will pay the expenses necessarily incurred, up to £150, in replacing passport lost or stolen within 7 days immediately prior to or during the period of the tour.

Section 4 - Cancellation or Curtailment

We will pay up to £3,500 for any irrecoverable payments for travel and accommodation and un-used pre-booked excursions if an insured person has to cancel the journey before it starts or curtails it by returning home before its completion arising from an insured event detailed in the insurance document, the principle events are listed here:

- (i) death, bodily injury, illness, compulsory quarantine of the Insured Person, Spouse, close relative (as defined)
- (ii) redundancy
- (iii) pregnancy of the Insured Person
- (iv) jury service or witness attendance in a court of the U.K.
- (v) major damage or burglary at the Insured Person's home or place of business.

Section 4B - Adverse Weather Cancellation Extension (Optional, applicable to European Tours only)

Subject to payment of the additional premium and acceptance at least six weeks prior to the departure of the Tour, the cover provided within Section 4 above is extended to include loss of deposits and charges paid in advance due to the necessary and unavoidable cancellation of the complete tour (prior to departure) due to adverse weather conditions causing either:-

- a) The cancellation of all scheduled matches overseas;
- b) Inability to travel to the airport or ferry port by any reasonable means.

Section 5 - Travel Delay

We will pay up to £240 each Insured Person using the following scale, should the aircraft or vessel on which an Insured Person is booked to travel be delayed through the following principle causes - strike, industrial action, riot, bomb scare, fire, accident, adverse weather or mechanical breakdown of such passenger transport.

- i. £40 for the first completed 12 hour period of delay, and
- ii. £40 for each subsequent completed 12 hour period of delay.

OR

In the event of delay through one of the principle causes specified above of at least 24 hours, we will pay up to £2,500 each Insured Person for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event of the cancellation of the trip.

Section 6 - Personal liability

We will pay up to £1,000,000 if you or an insured person becomes legally liable to pay claims for bodily injury to a person, or loss or damage to property, which happens during the time of cover, including playing and training activities. We will only pay up to £250,000 in respect of member to member liability whilst playing and training.

Section 7 - Personal Assistance Service

We will pay the administration and delivery costs in providing assistance in;

- i. replacing essential drugs or other medication which have been lost or are unobtainable overseas and lost or stolen prescription glasses or contact lenses.
- ii. Giving access to names and addresses of local doctors, hospitals, clinics, dentists etc.
- iii. trace and delivery of lost luggage when the usual channels have failed to assist (baggage tag number must be available)
- iv. help with the replacement of lost or stolen tickets and travel documents
- v. emergency transmission of notice of loss to credit and charge card companies in the event of loss or theft whilst abroad

Section 8 - UK Departure Assistance & Missed UK Connection

This section applies during your internal/connecting travel by scheduled public transport or by private vehicle between your home and the point where you transfer to/from your main international air, sea or rail carrier.

Outward Journey - we will pay up to £300 per insured person to meet the additional costs incurred

Return Journey - we will pay up to £300 per insured person to meet the additional costs incurred

Section 9- Loss of Passport

We will provide assistance in replacing the lost or stolen passport outside the country of departure up to £300, subject to such loss having been reported to the Police within 24 hours of the incident.

Section 10 - Legal Expenses

We will provide telephone advice, guidance and assistance on any legal problem which arises in connection with an insured trip and subsequent legal costs and expenses up to £25,000. Telephone Lexelle Ltd on (+44) 114 249 3300.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)

The following excluded events apply to the whole of this insurance:

General Exclusions

- . Any trip which is booked or commenced by the Insured Person:-
 - (a) contrary to medical advice
 - (b) to obtain medical treatment, or
 - (c) after a terminal prognosis has been made.
- . Any claim from an Insured Person who is over 69 years of age at the start of this insurance.
- . Radioactive contamination
- . War and terrorism

Please Note: If at the time of a loss under this insurance for Medical Expenses, Personal Property and Money, Cancellation Expenses or Personal Liability an Insured Person has any other insurance in force covering the same event, the liability of the insurer under this insurance is limited to their rateable proportion only.

CONDITIONS

In the event of a claim one monetary amount of £25 will be deducted for each Insured Person even if claims occur under more than one section.

Under Section 1 - Medical and Additional Expenses,

We will not cover any claim resulting from:

- . Mountaineering, rock climbing or potholing
- . Motor competitions
- . pregnancy, childbirth or any medical complications if delivery is expected during a trip or within 2 months of the expiry of a trip
- . the first £25 each claim, for each person
- . the costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a trip

Under Section 2 - Personal Accident

We will not cover any claim resulting from:

- . Mountaineering, rock climbing or potholing
- . Motor competitions
- . Alcohol, drugs or solvents
- . Psychiatric, mental or nervous disorder, anxiety, stress or depression
- . Bodily injury to an insured person over the age of 70 years

We will not pay more than £2,500 in respect of death for persons less than 18 years of age.

Under Section 3 - Accompanied Personal Baggage, Clothing or Effects and Money

We will not cover any claim resulting from:

- . Any gradual cause.
- . Loss of money not reported to the police within 24 hours and police statement obtained
- . Property otherwise insured.
- . The first £25 each claim, each person, increasing to £50 in respect of each musical instrument.
- . Any loss or damage whilst in the custody of a carrier unless reported to the carrier within 24 hours and a report obtained.
- . Valuables or money whilst in the custody of a carrier.
- . Loss of baggage or personal effects left unattended unless in a locked hotel room, apartment, holiday residence or motor vehicle.
- . Electrical or mechanical breakdown.
- . Musical instruments not in their protective cases when not in use and not in a locked room when left unattended.

Under Section 4 - Cancellation and Curtailment

We will not cover any claim resulting from:

- . pregnancy, childbirth or any medical complications if delivery is expected during a trip or within 2 months of the expiry of a trip
- . the first £25 each claim, for each person
- . any condition or circumstances known to the insured person at the time of booking a trip where such condition or circumstances could reasonably have been expected to lead to cancellation or curtailment of the trip
- . financial circumstances of Insured Person or disinclination to travel
- . cancellation or curtailment of Tour or withdrawal of Insured Person by order of Club, Team or Union except where due to injury or illness
- . Insured Person receiving or on waiting list for in-patient treatment
- . cancellation or curtailment due to infirmity or condition receiving treatment in the 12 months prior to the Tour
- . cancellation or curtailment due to recurring, chronic or continuing conditions

In respect of Curtailment only:

We will not cover any claim resulting from:

- . Mountaineering, rock climbing or potholing
- . Motor competitions

Under Section 5 - Travel Delay

We will not cover any claim resulting from:

- any claim owing to the failure of the Insured Person to check-in according to the itinerary supplied to him, and obtain written confirmation from the carrier(s), or their handling agent(s), of the number of hours delay and the reason for such delay.
- the first £25 each claim, for each person, following cancellation
- failure to notify Travel Agent or Tour Operator etc.
- claims arising from withdrawal from service of vessel or aircraft by order of government or shipping or aviation authority

Under Section 6 - Personal Liability

We will not cover any claim if you make any admission of liability, make any arrangements, offer promise or payment without our written agreement.

We will not cover any wilful, malicious or unlawful acts or acts whilst under the influence of intoxicating liquors or drugs.

We will not cover any liability arising from the ownership or use of vehicles, aircraft, watercraft or animals.

Under Section 7 - Personal Assistance Service

We will not cover the cost of any replacement articles, drugs, etc.

Under Section 8 - UK Departure Assistance & Missed UK Connection

We will not cover:

- strike or industrial action which had commenced, or for which a commencement date had been announced, prior to making travel arrangements for this trip
- withdrawal of service (temporary or otherwise) of an aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country (if so, direct any claim to the transport provider concerned)
- additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements
- immobilisation or loss of any vehicle you have taken abroad on your trip

Under Section 9 - Loss of Passport

We will not cover the first £35 each claim

Under Section 10 - Legal Expenses

We will not cover:

- i. costs or expenses without prior authorisation by us
- ii. any claims not notified to us within 90 days after commencement of the event giving rise to the claim
- iii. actions between Insured Persons, the pursuit of a claim against us, our agent or an insurer underwriting any section of this insurance, or a travel agent, tour operator or carrier
- iv. the pursuit or continued pursuit of any claim where we consider the Insured Person is unlikely to obtain a reasonable settlement

PERIOD OF INSURANCE

The insurance offered is for a prescribed period as detailed. You should notify Tyser & Co. Ltd if the period of the Tour varies from that detailed in the Certificate of Insurance.

CANCELLATION

You may cancel the insurance at any time by sending us written notice and returning the insurance documents. The charges that will apply are detailed in the General conditions section of the insurance document.

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25.00 plus Insurance Premium Tax (IPT) per person.

HOW TO CLAIM

If a claim occurs you must report it to us as soon as possible calling **COX CLAIMS MANAGEMENT LTD** on 0870 2401556 quoting the **CERTIFICATE NUMBER**.

In a serious medical emergency, please telephone CEGA Emergency 24-hour service on + (44) 1243 776255.

COMPLAINTS

If you have any cause to complain about your insurance, or us, please contact your insurance adviser who arranged the insurance for you.

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at 52 Leadenhall Street, London EC3A 2BJ. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to the Complaints Department at Lloyd's. The address is Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA.

(These procedures do not affect your right to take legal action if necessary).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If Equity Red Star at Lloyd's is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information from us or the Financial Services Authority (FSA).

LAW APPLYING TO THE INSURANCE

Unless we have agreed otherwise with you, English law will apply to this insurance.