

## Our policy and things to consider

We believe that your safety and enjoyment are the most important parts of your holiday. Before you join your tour you **MUST** be covered by insurance that includes adequate coverage for baggage, medical expenses and adventure activities. In addition to this, we strongly recommend that you include tour cancellation coverage, in the event that you must cancel your reservation prior to departure because of serious illness or injury to yourself, a member of your immediate family or travelling companions and helicopter rescue.

Please note that cheap online policies and travel insurance provided by credit card companies usually do not provide enough cover for all adventurous activities or tour cancellation.

The key benefit of our insurance is that it is a policy that has been specifically designed to provide exactly the right cover for the trips featured in our brochures and on our websites such as:

- Full coverage from the day you leave home to the day you return, even if you are travelling before or after your trek. Just let us know your dates at the time of booking.
- No elevation limit for hiking – can be tough to know how far you want to walk on a given day and how high that might take you.
- No limit on water grading for any whitewater rafting – river grades can vary daily
- Every activity that can be participated in on a trip is covered; whether that be ice climbing or ziplining, kayaking, whitewater rafting and horse riding
- Helicopter rescue – if you break an ankle in the Grand Canyon and you need to be airlifted, it will be very expensive!
- Cover of up to £150 to 'catch up' with the trip if your arrival is delayed
- 24 Worldwide Medical Emergency service (even in the most remote areas)
- Cancellation cover, including your tour deposit with no excess payable
- Worldwide repatriation to your home country
- Automatic 31 day extension of cover (if return travel is delayed beyond control of the insured person) – you never know
- Covers acts of war and terrorism
- Criminal injuries cover – up to £5000 in in-patient benefit in the event of hospitalisation as a result of being physically assaulted whilst abroad



### ★ **WORLDWIDE ANNUAL COVER (EU RESIDENTS ONLY)**

- Includes 4 weeks winter-sports cover at no extra charge
- 10 weeks (70 days) cover for any single journey
- Allows any number of trips in a year
- Single or couple rate

For any questions about the policy we offer please contact us on +44 (0)208 682 8920 or email [info@trekamerica.co.uk](mailto:info@trekamerica.co.uk)

## TrekAmerica Policy Details & Prices (2017-18)

If you wish to purchase our travel insurance you can select to add this when you book online. The payment will automatically be deducted from your credit card in addition to the tour deposit or full payment. Alternatively you can call our sales team.

### ★ SINGLE TRIP INSURANCE

You can purchase a single trip insurance policy for just the number of day you need for your holiday.

Single Trip Premiums	UK£	Euro	US\$
Single Trip up to 10 days:	£52	€63	\$68
Single Trip up to 17 days:	£80	€96	\$104
Single Trip up to 25 days:	£98	€118	\$128
Single Trip up to 50 days:	£160	€192	\$208
Single Trip up to 90 days:	£253	€304	\$329
Each additional month:	£79	€95	\$103
Single Trip Excess Waiver*:	£14	€17	\$19

### ★ ANNUAL MULTI TRIP INSURANCE

The Annual Multi-Trip insurance offers many additional advantages and is often better value if embarking on a longer trip or if you are a frequent traveller.

#### The benefits include:

- Worldwide cover
- Covers many types of adventurous activities - for example scuba diving (NB there are exclusions relating to non brochured, independently arranged activities) - Includes 4 weeks winter-sports cover at no additional charge.
- 10 weeks cover for any single journey.
- One single certificate covers your travel insurance needs for an entire year, allowing any number of trips.
- Available to anyone resident in Europe during the duration of the policy.
- Children 18 and under FREE. Up to 4 children aged 18 and under at time of booking can go free and are covered to travel independently e.g. school trips. Children must be named on policy and reside permanently with a parent who is an insured person.

Please Note: For persons aged 56-65 years at the time of arranging insurance, double the premium is charged for the single trip policy. This policy is not available for persons aged 70 and over. For those 70 years and above please refer to Campbell Irvine on 0844 826 2722 for details on how to arrange cover.

Annual Multi-Trip Premiums	UK£	Euro	US\$
Annual Multi-trip** 1 person (incl. up to 4 children) :	£167	€201	\$218
Annual Multi-trip** Family (2 adults & up to 4 children):	£259	€311	\$337
Annual Excess Waiver*:	£24	€29	\$32

\* **Family Rate:** For families travelling together a special premium applies based on 2.5 times the adult rate. This provides cover for two adults under 70 years and up to four children aged 18 years or less.

**Child Reduction:** Premiums are reduced by half for children aged 18 years or less at the time of booking, if travelling with an insured adult insured under this scheme.

### ★ CANCELLATION COVER ONLY

	UK£	Euro	US\$
Cancellation only cover:	£52	€63	\$68

## ★ SUMMARY OF COVER

<b>Section A:*</b>	<b>Cover up to:</b>
Medical Expenses	GBP 5,000,000
Hospital Benefit	GBP 200
Criminal Injuries	GBP 5,000
Personal Liability	GBP 2,000,000
<b>Section B (Personal Accident):</b>	
Permanent Loss of Sight	GBP 25,000
Loss of Limb(s)	GBP 25,000
Permanent Total Disablement	GBP 25,000
Death	GBP 10,000
<b>Section C:</b>	
Cancellation or Curtailment	GBP 5,000
<b>Section D:</b>	
Delayed Departure or Arrival	GBP 100 (-12hrs) / GBP 1,000 (+12hrs)
Hijack of aircraft	GBP 3,000
Interruption of Transport	GBP 300
Delayed Tour Expenses	GBP 150
<b>Section E:</b>	
Personal Effects	GBP 2,000 (Valuables limited to GBP 350) (Single Article Limit GBP 250) (Disc Collections GBP 200)
Money	GBP 500
Tickets	GBP 1,000
Passport & Visas	GBP 250
<b>Section F:</b>	
Legal Expenses	GBP 15,000

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## ★ EXCESS PAYMENT

UKGBP 70 per claim per section per person except for Section D - temporally lost baggage, loss of deposit, travel restriction, personal accident and personal liability which are not subject to an excess.

UKGBP 250 in respect of section F - Legal Expenses only.

\* To avoid the excess payment charges stated above we offer an excess waiver which is paid in addition to your normal premium as shown in the Premiums tables above. If you purchase the excess waiver, no policy excess applies for claims arising from personal accident, loss of deposit only, travel delay and temporary loss of baggage.

## ★ GEOGRAPHICAL AREAS

USA and Worldwide

## ★ IMPORTANT NOTE:

This is only a summary of cover. Full details of the cover provided are shown on your policy document which will be emailed to you upon receipt of payment of premium, please read it carefully to ensure you understand the cover provided, which includes certain terms, conditions, exclusions and excesses as this insurance is being sold to you on a Non Advised basis from a single insurer. In particular, cover is excluded for any pre-existing medical condition for which you or any person upon whom travel depends are suffering, such as a relative. If in doubt please contact the insurer's medical helpline on 0844 826 2686. Should you wish to see a specimen, a copy will be made available prior to purchase upon request. If the insurance does not meet your requirements you may return the documentation within 14 days of the purchase or prior to travel if this is sooner and, provided no claim has been made, obtain a refund.

- ★ All premiums shown are inclusive of Insurance Premium tax at the applicable rate
- ★ The 24 hour worldwide emergency medical service is provided by Healix Assistance, experts in providing friendly and professional emergency help around the clock.
- ★ Trek America is an Appointed Representative of Campbell Irvine Ltd who are authorized and regulated by the Financial Conduct Authority.
- ★ The policy will only cover those residing within the E.U.