

**This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the Policy document. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group Limited**

### SIGNIFICANT FEATURES & BENEFITS

- Medical and Additional expenses up to £10,000,000, cremation burial and recovery charges up to £5,000, and replacement traveller up to £1,000).
- Cancellation and Curtailment up to £5,000
- Personal Property (including sports equipment) covered up to £2,000.
- Cover includes Temporary Loss of Personal Property, Travel Delay; Loss of Passport/Driving Licence; Money; Personal Accident; Personal Liability, Overseas Legal Expenses, Missed Departure, Hospital Benefits, Additional Pet Care Fees, Catastrophe and Hijack.
- A limited range of Sports and Leisure Activities are covered automatically..
- Winter Sports Section 16 includes cover for Wintersports equipment hire; Unused ski pass ski hire or tuition fees; Lack of snow and Avalanche.
- Costs & Expenses Extension includes cover for unused, prepaid tour, accommodation, flight, and/or tuition/training course costs & expenses, as well as reasonable additional travel costs and expenses.

### BMC Search and Rescue Insurance

- Search and Rescue cover up to £100,000

Full details of the Benefit Amounts are contained in the applicable Policy Schedule.

### SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- Insurance is available only to residents of the United Kingdom or Jersey registered with a GP in the UK or Jersey, who are BMC/MCofS/MI members (or a member of an affiliated club) or the Partner or Children of a member who is also covered under the Policy, and membership must be maintained throughout the period of insurance.
- Anybody who, on the date cover is purchased, is over the age of 80 unless we have agreed in writing to provide cover and the appropriate

additional premium is paid.

- Any journey
  - which is not devoted entirely to pleasure, rest, or relaxation or to take part in sports or leisure activities for which you have purchased cover;
  - which involves travelling specifically to obtain medical, dental or cosmetic treatment;
  - where the primary purpose is to:
- set or break a speed, distance, endurance or other record; or
- to participate in a commercial film, documentary or other programme,
- to test a product unless declared in advance and we have agreed in writing to cover such activities;
  - where you or your travelling companion are aware of any reason why it might be cancelled or curtailed, or any other circumstance that could reasonably be expected to result in a claim under the Policy;
  - where your destination is an area where the Foreign and Commonwealth Office has advised against 'all travel'; or that part of any journey which involves travel within an area where the Foreign and Commonwealth Office has advised against 'all travel';
  - for which you have failed to purchase insurance cover for the entire duration of your trip;
  - that has not started in your home country;
  - which is a one way trip that does not end in your home country.
- Any medical condition detailed in the Policy Schedule under "Your declaration to Us" which existed at the time this Policy was purchased, unless it has been declared to us and we have agreed in writing to provide cover for it.
- Change of health - statements were made when buying cover (including statements relating to the health of each Person Insured), which are detailed in the Policy schedule under "Your declaration to Us", if a Person Insured's health changes after these statements were made and you can no longer make them, you MUST in certain circumstances let us know immediately;

- Any serious, chronic or recurring medical condition diagnosed before your journey was booked (or commencement of the period of insurance if later) which could result in your having to cancel or curtail your journey, affecting any person upon whom your journey depends (this does not apply under the Cancellation and Curtailment Sections to travelling companions insured under the same policy or any other BMC Travel Insurance Policy underwritten by ACE, provided that they have declared that medical condition and we have agreed in writing to cover it.
  - Any medical expenses incurred more than 12 months after You were first injured or became ill.
  - Taking part while on journey in
    - any sports or activities not specifically covered under "Sports and Leisure Activities Covered Automatically". Where cover is provided for under the Policy for you participating in sports and activities during your journey, it is subject to any provisions, limitations or exclusions noted by the relevant sport or activity in the Policy, and your
      - a. participating on a recreational basis only
      - b. not having been advised by a doctor against participating in such sport or activity;
      - c. wearing the recommended/recognised safety equipment and;
      - d. following safety procedures, rules and regulations as specified by the activity organisers/providers;
    - any sports or activities in a professional capacity or for financial reward or gain – if you have bought the Professional Extension, this exclusion will not apply to activities covered under the Professional Extension;
    - air travel unless you are travelling as a fare paying passenger in
      - a. a fixed wing aircraft which is provided by a licensed airline or air charter company; or
      - b. professionally operated air transport (other than under a. above), flown by a qualified person, where:
        - i. it is specifically covered as an activity under "Sports and Leisure Activities Covered Automatically"; or
        - ii. it is necessary to enable you to travel to an area inaccessible by a fixed wing aircraft to engage in an activity covered under the Policy;
    - business of any description other than where covered under the Professional Extension.
  - Cancellation or curtailment as a result of redundancy if you are self- employed or a contract worker.
  - Where cover is provided under the Policy for participating in sports and activities during your journey, it is subject to any provisions, limitations or exclusions noted by the relevant sport or activity in the Policy, and your
    - i. participating on a recreational basis only
    - ii. not having been advised by a doctor against participating in such sport or activity;
    - iii. wearing the recommended/recognised safety equipment and;
    - iv. following safety procedures, rules and regulations as specified by the activity organisers/providers.
  - Loss theft or damage to Mobile phones.
  - Loss or theft of valuables and/or personal property or money left unattended (except as specifically provided for in the Policy).
  - Not taking medication or treatment.
  - Tropical disease where not vaccinated.
  - Anxiety, stress, depression, phobia, mental or nervous disorders.
  - Illegal acts.
  - Misuse of alcohol/drugs.
  - Search and rescue expenses.
  - Excesses of a) £500 in respect of rescue by air ambulance or helicopter services being required from/within Nepal b) £250 under the Medical and Additional Expenses Section for any claim, and b) £250 for Missed Departure from Lukla Airport in Nepal due to inclement weather, and c) £250 for Personal Property necessarily stored at base camp or other suitable location for retrieval during your descent, apply.
  - Under the Medical and Additional Expenses and Personal Liability sections, an excess of £100 per person insured per claim per section applies, and of £75 per person insured per claim per section for all other Sections where an excess applies.
  - Expenses are only payable for the Insured Person's portion of the expenses.
- BMC Search and Rescue Insurance**
- Any amount exceeding the aggregate limit of £250,000.
- DURATION OF POLICY**
- A Single Trip Policy covers a single journey that takes place within 12 months of the date cover is purchased, and lasts no longer than 12 months.
- Cancellation cover under Section 1 begins when a journey is booked, if this Policy is in force at the time of booking, or from the Date and Time Stated in the Policy Schedule, if later, and ends when you leave your home to commence your journey.

Insurance cover under all other Sections operates for a journey that takes place during the period of insurance and includes travel directly to and from your home provided the return home is completed within 24 hours of return to your home country.

## **RIGHT OF CANCELLATION** **14 day cancellation option**

If, for any reason, you are not satisfied with the Policy, and you have not taken or booked a journey protected by the cover provided, You may, within 14 days of your receipt of full Policy documentation, telephone the BMC +44 (0)161 445 6111 or E-mail: [insure@thebmc.co.uk](mailto:insure@thebmc.co.uk) and we will cancel it. If this happens the Policy will have provided no cover and we will refund any premiums you have paid. If you cancel after the first 14 days of receipt of the Policy documentation, it will be cancelled from the date your instructions are received or any later date you advise. You may be charged a premium proportionate to the cover that has been in force up to the date of your cancellation, and a reasonable administration charge for any costs incurred.

## **ADVICE FOR TRAVELLERS**

**It is standard practice that mountain rescue / evacuation from the scene of an incident is normally provided locally by specialist mountain rescue teams, park rangers or the military. As part of your contingency planning you should ensure that you have contact details for these services for the area you are operating in. Once a rescue is initiated, ACE Assistance can be contacted to arrange for you to be taken to a higher level of medical care or repatriated as appropriate.**

If you are injured or become ill abroad and need:

- A. hospital in patient treatment, specialist treatment, medical tests, scans or to be brought back to your home country you MUST contact ACE Assistance immediately on:

**+44 (0) 20 7173 7933**

If you cannot do this yourself, you MUST arrange for a personal representative to do this for you. If this is not possible because your condition is serious, you or your personal representative MUST contact ACE Assistance as soon as possible.

If ACE Assistance are not contacted, we may reject your claim or reduce its payment.

- B. medical treatment other than under A. above:

You MUST follow the procedure detailed under condition 2. below. You can make use of the services provided by ACE Assistance, as appropriate (these are detailed in the Policy).

- C. medical treatment in Australia:

You MUST follow the appropriate procedure detailed under A or B above. You MUST also register with Medicare.

Some treatment charges may be partially refunded by the Medicare scheme and you MUST make your claim while you are still in the country).

If you do not, we may reject your claim or reduce the amount we pay you.

If you reduce the costs by using an EHIC, reciprocal health agreement or private medical insurance at the point of treatment, we will NOT deduct the Excess.

## **HOW TO CLAIM**

You MUST notify us immediately by telephone, or in writing within 30 days of becoming aware of anything likely to result in a claim.

A personal representative can do this for you if you cannot. We can be contacted at:

BMC Travel Insurance Claims  
308-314 London Road  
Hadleigh  
Essex  
SS7 2DD  
Tel: +44 (0) 1293 726434  
Email: [info@csal.co.uk](mailto:info@csal.co.uk)

## **COMPLAINTS PROCEDURE**

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with this service, please contact us immediately, quoting your Policy details, so that your complaint can be dealt with as soon as possible.

If you have a complaint about the sale of your Policy or the Customer Service you have received please contact:

British Mountaineering Council  
177 - 179 Burton Road,  
West Didsbury  
Manchester  
M20 2BB  
Tel: +44 (0)161 445 6111  
Email: insure@thebmc.co.uk

If you have a complaint in relation to claims  
please contact:

BMC Travel Insurance Claims  
308-314 London Road  
Hadleigh, Essex SS7 2DD  
Tel: +44 (0) 1293 726434  
Email: info@csal.co.uk

The existence of these complaints procedures does  
not reduce your statutory rights relating to this  
Policy. For further information about your statutory  
rights contact the Office of Fair Trading or Citizens  
Advice Bureau.

If you are not satisfied following receipt of our final  
response, you may contact

Financial Ombudsman Service (FOS)  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
Tel: 0845 606 1234  
Fax 0207 964 1001  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **FINANCIAL SERVICES COMPENSATION SCHEME**

In the unlikely event of our being unable to meet  
our liabilities, You may be entitled to compensation  
under the Financial Services Compensation  
Scheme. Their contact details are:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St. Botolph Street  
London  
EC3A 7QU  
Tel: 0800 678 1100  
Fax: 020 7741 4101

