

# All Year Multi-Trip Travel Insurance

for the Independent Pharmacist

Devised by  
**Marcus Hearn**  
and effected with certain syndicates at Lloyd's

## SUMMARY OF PRINCIPAL EXCLUSIONS

### General Exclusion:

Underwriters shall not be liable for claims arising which, but for the existence of this Insurance would be covered under any other insurance policy(ies), including any amounts recovered by the Insured from Private Health Insurance, any reciprocal health agreements, airlines, hotels, home contents insurers or any other recovery by the Insured which is the basis of an claim.

Underwriters shall not be liable under this insurance for any claims caused or contributed to by, happening through or in consequence of (i) the failure of, or (ii) the fear of failure of, or (iii) the inability of any equipment or any computer programme to recognise, interpret correctly, or process any date as its true calendar date, or to continue to function correctly beyond that date, with the exception of Medical Expenses and Personal Accident.

### Exclusions applying to Sections A, B & D

Medical expenses incurred in the United Kingdom.

Mountaineering (normally involving ropes and/or guides and/or special equipment). Sports tours and motor competitions and off-piste skiing.

Any claims arising from any health condition that you have, where such condition has already been the subject of a claim under this certificate in respect of any previous period of travel.

The first £50 each and every claim, each insured person. £10 loss of deposit.

Whilst engaged or taking part in Aeronautics or Aviation other than as a passenger.

Intentional self injury and/or suicide.

Claims consequent upon venereal disease or expenses incurred either directly or indirectly in the treatment of Aids or Aids Related Complex.

### Section C.

Damage due to moth, vermin, wear & tear and gradual deterioration. Loss arising from confiscation or detention by customs or other authority. The first £50 each claim, each Insured Person.

Any loss or damage whilst in the custody of a carrier unless such loss or damage is reported to the carrier within 24 hours and a report obtained or any other loss or damage not reported to the police within 24 hours and a statement obtained.

Money insured hereunder whilst in the custody of a carrier or left unattended unless in a locked hotel room, apartment, holiday residence, safety deposit or safe.

Shortages due to error or omission or depreciation in value.

Money packed in suitcases or other like receptacles whilst travelling.

### Section D.

Costs and expenses incurred in respect of claims against: a tour operator, travel agent, carrier, the Underwriter of this insurance, the issuing broker, member of the Insured Person's family or a member of the travelling party.

Expenses incurred prior to authorisation by the Underwriters.

### All Sections

War, riot, terrorist activity and civil commotion.

## CLAIMS

If you believe that you have a claim under the Insurance Certificate, you should notify: Claims International Ltd. Oakleigh House, 14-16 Park Place, Cardiff CF10 3DQ. Tel No. 0845 6049855. Fax No. 0845 6048634 or Email: [info@cilint.com](mailto:info@cilint.com) as soon as possible. When you notify a claim you will need your Insurance Certificate Number.

## COMPENSATION

You may be entitled to compensation from the Financial Services Compensation Scheme should the Insurer be unable to meet its liabilities under the Insurance Certificate.

## COMPLAINTS

Any complaint should be addressed in the first instance to Marcus Hearn. In the event that you remain dissatisfied and wish to take the matter further you can do so by referring to: Policyholder and Market Assistance, Lloyd's Market Services, Lloyd's, One Lime Street, London EC3M 7HA. Tel No. +44 (0)20 7327 5693. Fax No. +44 (0)20 7327 5225. Email: [complaints@lloyd's.com](mailto:complaints@lloyd's.com). Complaints that cannot be resolved by the Complaints Department at Lloyd's, may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaints procedure is without prejudice to your rights to take legal proceedings.

**Marcus Hearn**  
**Marcus Hearn House, 65/66 Shoreditch High Street, London E1 6JL**  
**Tel. No. 020 7739 3444 Fax. No. 020 7739 7888**

# Travelwise Travel Insurance

All Year Multi-Trip Travel Insurance

## Application

For office use only

Cert No. \_\_\_\_\_ Inception \_\_\_\_\_  
Code \_\_\_\_\_ Premium £ \_\_\_\_\_

### AGE LIMIT 65 ATTAINED - WORLDWIDE (Ex U.K.)

Please complete this form and return it with your remittance payable to:

**MARCUS HEARN**  
Marcus Hearn House 65/66, Shoreditch High Street, London E1 6JL,  
Telephone 020-7739 3444

Please Insert Premium Remittance £ \_\_\_\_\_ :

Payment can be made by cheque or postal orders payable to :  
**MARCUS HEARN**  
Or charged to your ACCESS, VISA or SWITCH CARD.

Name of Proposer ( BLOCK CAPITALS)	
Home address _____	
Postcode _____	Tel No. _____
Occupation _____	Age _____
Employer's name & address _____	
Postcode _____	Tel No. _____
UniChem Account No.	<input type="text"/>

Card Number

Start Date \_\_\_\_\_ Expiry Date \_\_\_\_\_

If using Switch - Issue No.  Security code.

Card Holder's Name \_\_\_\_\_

Card Holder's Signature \_\_\_\_\_

Card Holder's Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel No. \_\_\_\_\_

**DECLARATION: To the best of my knowledge and belief all persons to be insured and those persons on whose state of health any proposed trip depends are in good physical and mental health and free from physical defect and infirmity. I am not aware of any reason for any proposed trip to be cancelled or curtailed. All the Persons to be Insured are resident in the United Kingdom whether or not U.K. citizens at the time of commencement of this Insurance. I also confirm having read and understand the principal health conditions and material facts detailed hereunder.**

Signature of first proposer  
on behalf of all insured \_\_\_\_\_

Date cover is to commence \_\_\_\_\_ Date of signing \_\_\_\_\_

Period Of Insurance - 12 months from commencement date

**IMPORTANT: COVER IS GRANTED SUBJECT TO THE FOLLOWING CONDITIONS**  
No single trip will exceed 45 consecutive days and trips which at the commencement are known to be longer than 45 days are NOT COVERED for any part of that trip.

Alliance Healthcare/03/09

PLEASE RETAIN THIS SECTION UNTIL YOU RECEIVE YOUR CERTIFICATE, IF IT IS NOT RECEIVED IN 14 DAYS, CONTACT MARCUS HEARN, TEL: 020 7739 3444

Names only of other Persons to be Insured	Relationship to Proposer	Age

# Travelwise Travel Insurance

All Year Multi-Trip Travel Insurance

## keyfacts

The following summary does not contain the full terms and conditions of the contract, which can be found in the Insurance Certificate. This summary does not form part of your contract of insurance. The Insurance is underwritten by certain underwriters of Lloyd's of London. The following is a summary of the main benefits applicable to each Insured Person. The Certificate will show the actual cover provided.

### SUMMARY OF BENEFITS

Geographical Limits - Worldwide ( ex. U.K.) Age Limit- 65 years attained. Maximum 45 consecutive days any one trip.

Section A		
Medical & Additional Expenses Inc. Emergency Repatriation and Air Ambulance		£5,000,000
Hospital Benefit (max 10 days)		£30 per day
Section B		
Cancellation & Curtailment	Up To	£2,500
Travel Delay	Up To	£120
Travel Disruption	Up To	£ 200

Section C		
Personal Baggage	Up To	£2,000
<small>(Single Article Limit £250. Valuables in total £300)</small>		
Delayed Baggage	Up To	£100
Personal Money		£250
Section D		
Personal Accident		£15,000
Personal Liability	Up To	£2,000,000
Legal Expenses	Up To	£10,000
Winter Sports included. Maximum 17 days any one trip.		

### Annual Premiums inclusive of Insurance Premium Tax - Adults £49 ~ Family £84

The definition of a family for the purpose of this policy is: the Proposer, spouse (including common-law spouse) and their dependant children up to the age of 17 years attained.

The period of insurance, during which all benefits are operative, will be shown in the Insurance Certificate provided to you when you arrange the cover. In addition Cancellation cover operates from the date of booking a trip or the date of issue, whichever is the later. On receipt of your Insurance Certificate you find for any reason it is insufficient for your needs and requirements please return the Certificate of Insurance within 14 days of purchase, but in any event prior to travel in order to cancel the insurance and obtain a full refund. Cancellation of the policy is subject to no claim having been made or pending. A specimen certificate is available if required.

### PRINCIPAL HEALTH CONDITIONS AND MATERIAL FACTS

1. Whilst this Insurance is not subject to a health warranty Underwriters shall not be liable for claims WHERE AT THE TIME OF BOOKING A HOLIDAY OR BUSINESS TRIP AND/OR TAKING OUT THIS INSURANCE : (a) Any claims that are attributable to any set of circumstances known to you at the time of effecting this Insurance or booking a trip, whichever is the later, where such set of circumstances could reasonably have been expected to give rise to a claim. (b) Any Person whose condition gives rise to a claim (i) has during the twelve months prior to booking the trip suffered from any chronic and/or recurring illness of a serious nature which has necessitated consultation or treatment unless declared to and accepted by Underwriters or their Agents; or (ii) is suffering from any previously diagnosed psychiatric disorder; or (iii) is receiving, or is on a waiting list for in-patient treatment in a hospital or nursing home; or (iv) the Insured is on any trip that is booked or commenced contrary to medical advice or contrary to health and safety restriction(s) from the airline/carrier with whom you booked to travel or after receipt of a terminal prognosis or wholly or partly for the purpose of obtaining medical treatment or convalescent care. 2. All material facts must be disclosed in writing and accepted by the Underwriter or its Agent. Failure to do so may affect your rights under the Insurance. A material fact is a fact likely to influence the Underwriter in the acceptance or assessment of the Insurance (for example, your own state of health or that of a close relative). If you are in any doubt as to whether a fact is material then for your own protection it should be disclosed. This Application forms part of the Certificate of Insurance.