



**BNEI AKIVA – WINTER CAMPS 2019
 Travel Insurance**

IMPORTANT: STRICT MEDICAL HEALTH REQUIREMENTS

Your policy contains restrictions regarding medical conditions of the people travelling and of other people upon whose health the trip may depend. **YOU ARE ADVISED TO READ YOUR POLICY CAREFULLY** and to read the information below and to sign the insurance declaration on the booking form.

The Heath Crawford & Foster Ltd travel insurance operates on the basis that all Insured Persons are not travelling against medical advice or with the intention of obtaining medical treatment abroad. The insurance will NOT cover you if you have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, and where the underlying cause has not been established).

SUMMARY OF BENEFITS (Please read the policy wording for full terms and conditions)

Cover	Premier	
	Limits of cover	Excess
Cancellation and curtailment	£5,000	£65
Emergency medical expenses	£7,500,000	£65
<i>Emergency dental treatment</i>	£250	£65
<i>Burial or cremation abroad</i>	£2,500	£65
Hospital benefit	£1,000 (£25 per 24hrs)	<i>nil</i>
Personal accident		
<i>Death</i>	£20,000	<i>nil</i>
<i>Loss of limb or sight</i>	£20,000	<i>nil</i>
<i>Permanent total disablement</i>	£20,000	<i>nil</i>
Baggage	£2,000	£65
<i>Single article, pair or set</i>	£300	£65
<i>Valuables</i>	£300	£65
<i>Business Equipment</i>	£400	£65



HEATH CRAWFORD & FOSTER LTD
 Insurance Brokers & Consultants
 501 Centennial Park, Centennial Avenue
 Elstree, Herts, WD6 3FG
 Telephone: 020 8236 3333
 Facsimile: 020 8236 3334
 Email: enquiries@hcfltd.co.uk

Personal money, passport and documents	£500	£65
<i>Cash</i>	£200	£65
Personal liability	£2,000,000	£65
	per person	
Delayed departure	£300 (£20 for the first full 12 hours, £10 for each subsequent 12 hours)	<i>nil</i>
Missed departure	£500 - Europe	<i>nil</i>
	£1,000 - Worldwide	
UK departure assistance & missed UK connection	£500	<i>nil</i>
Legal expenses and assistance	£25,000	<i>nil</i>
Extended kennel and/or cattery fees	£250	<i>nil</i>
Hijack and kidnap	£5,000	<i>nil</i>
	(£50 per 24hrs)	
Scheduled airline failure	£1,000	£65
Winter Sports (Optional)		
Ski equipment	£500	£65
<i>Hired ski equipment</i>	£250	£65
Ski equipment hire	£300	<i>nil</i>
	(£15 per 24hrs)	
Ski pack	£500	<i>nil</i>
<i>Lost lift pass</i>	£200	<i>nil</i>
Piste closure	£200	<i>nil</i>
	(£20 per 24hrs)	
Avalanche or landslide cover	£150	<i>nil</i>
	(£30 per 24hrs)	



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Insurer

This insurance is Underwritten by Union Reiseversicherung AG, UK. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

IMPORTANT HEALTH REQUIREMENTS

Anyone insured on this policy requiring cover should contact our medical screening service if they have:

- a. any medical conditions for which in the past 2 years:
 - i. you have had or are waiting for any consultations, investigations or follow-ups;
 - ii. you are having or have had treatment or prescription medication;
 - iii. you have been on a waiting list, or knew you needed surgery, inpatient treatment or tests at a hospital or clinic at the date you bought the policy or the booking date of your trip;
- b. EVER been diagnosed or treated for any of the following:
 - Any Heart or Circulatory condition
 - Any type of Stroke, TIA (Transient Ischaemic Attack) or High blood pressure
 - A Brain Haemorrhage
 - Any type of breathing condition (including Asthma)
 - Any type of Cancer (even if now in remission)
 - Any type of Diabetes
 - Any type of Irritable Bowel Disease

If necessary, please go to www.healthcheck247.com or telephone them on 03332070588 to declare any existing medical conditions. If your state of health changes between now and the date of travel, you may need to declare this information if you intend to continue with your trip.

The policy also contains conditions and exclusions if you need to cancel or curtail your trip, specifically relating to close relatives or anyone you will be staying or travelling with. Please ensure you read your policy document carefully.

IMPORTANT NOTICE

Your attention is drawn to some important features of your policy as follows:

Policy document: Your travel insurance policy document confirms what you are covered for. It also shows the maximum amounts payable, excess amounts, any exclusions that apply and all conditions of the policy.

It is important that you read all documents before you travel to make sure this insurance is suitable for you.

Policy excess: Under some sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each person insured, for each section, for each incident.

Sports and activities: If you are going to take part in any sports or activities you should check that the policy covers you.

Cancellation rights: If you wish to cancel your policy within 14 days of receipt of your policy documents, please notify us on 020 8236 3333 for a refund providing you have not travelled or made a claim. If you cancel after 14 days of receipt of the documents, no refund is due.

Claims procedure: To make a claim telephone 0203 824 0712. All claims must be notified within 28 days by completing the relevant claim form enclosing any original documentation, where applicable. Please refer to the relevant section of your policy for specific conditions and details of the supporting evidence. It is advisable to retain copies of all documents when submitting your claim form. For full details of the claims process, please refer to your policy document.

Complaints procedure: We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations, we are equally committed to dealing with any complaint in a thorough and professional manner.

Full details of our complaints procedure can be found on the inside back cover of the policy wordings.



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Premiums: The premiums for this insurance have been specially negotiated on your behalf. All premiums include Insurance Premium Tax at the current rate of 20%.

Compensation: The insurer is covered by the Financial Services Compensation Scheme. Further information can be found on www.fscs.org.uk

Governing law: Unless agreed otherwise, English law will apply and all communication and documentation in relation to this policy will be in English.

*If you need increased cover, please check your Home Contents policy first as most people can have their valuables insured under this policy while they are abroad for a minimal additional cost.

A full copy of the policy is available in PDF format via the Bnei Akiva website

Please Note: This information was correct at the time of printing and maybe subject to change.

Should you have any queries regarding an issues related to the travel insurance, please contact Jane James at Heath Crawford & Foster Ltd, either by phone 020 8236 3333 or email: jane@hcfltd.co.uk