

JBI GLOBALCARE TRAVEL INSURANCE

JBI GLOBALCARE Application Form 2003 - 2004

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Policy Benefits		Summary of Cover		Premier	Economy
	Medical and Other Expenses*	Up to £10,000,000 . Cover for medical expenses and emergency dental treatment, repatriation for medical reasons (when considered necessary by International Medical Rescue), additional accommodation and travel expenses etc. due either to illness or injury anywhere abroad. This section includes the 24 hour Emergency and Repatriation services of International Medical Rescue.		£10,000,000	£10,000,000
	Hospital Inconvenience	If hospitalisation as an in-patient occurs abroad the Insured will receive an inconvenience payment of £10 per day, up to £1,000 to defray incidental expenses such as taxi fares, telephone calls etc. incurred during hospitalisation.		£1,000	£1,000
	Cancellation or Curtailment*	Up to £5,000 for loss of personal accommodation, irrecoverable transport and travel charges paid or requiring payment following cancellation of your holiday or journey after the issue date of your policy, due to specified causes as detailed in the policy wording or curtailment (by early return home) following injury or illness. Includes cover for cancellation of leave of HM forces due to a posting overseas or unavoidable duty due to an emergency.		£5,000	£5,000
	Personal Accident	Up to £15,000 injury compensation cover for death, loss of limb(s) or eye(s) or permanent total disablement due to an accident whilst abroad or £15,000 for accidental death. For persons under 16 and over 70 years of age, this benefit is reduced to £1,000 .		£15,000	£15,000
	Personal Baggage*	Up to £2,000 for loss or damage of baggage including suitcases and contents, articles worn or carried up to the following limits: Any single article - £250 . Watches, furs, articles of precious metals or stones, photographic apparatus, mobile phones, hearing aids, binoculars, audio, video and computer equipment - up to £250 .		£2,000	Not covered
	Personal Money*	Up to £500 Personal Money. This covers against loss of personal or business money (cash, bank or currency notes, cheques, travellers cheques, postal or money orders, petrol coupons). Cash limit £200 .		£500	£500
	Baggage Delay	Should the Insured's personal baggage be delayed for up to 12 hours during the outward journey, expenses for emergency purchases can be claimed up to £100 . A written report and receipts will be required in the event of a claim.		£100	£100
	Business Goods/Equipment	Up to £1,000 for loss of or damage to business goods and equipment including laptop computers, business samples and other commercial possessions. Any single article limit £300 .		£1,000	Not covered
	Missed Departure	Up to £600 for additional accommodation and travel expenses incurred to reach the overseas destination as a consequence of failure by public transport scheduled services to get you to the departure airport or port in your normal country of residence in the EC on time.		£600	£600
	Departure Delay	Should the departure of your aircraft or sea vessel be delayed for at least 12 hours from your normal country of residence in the EC due to strike/industrial action, adverse weather conditions or breakdown/derangement, or if an aircraft is grounded as a result of a mechanical breakdown, you may claim £20 after 12 hours delay and £10 after each full subsequent 12 hours, up to a maximum of £300 . The policy also covers the invoiced irrecoverable cost of your journey if cancelled after 12 hours delay - up to £5,000 (£75 Excess).		£300	£300
	Personal Liability	Up to £2,000,000 if you are legally liable for accidental injury, loss or damage to a third party or their property.		£2,000,000	£2,000,000
	Loss of Passport	If a passport is lost or stolen whilst abroad, travel and accommodation expenses incurred in obtaining a replacement will be reimbursed up to a maximum of £500 .		£500	£500
	Legal Expenses	In the event of you being injured by a third party, legal costs up to £10,000 will be provided to enable a claim to be made against them.		£10,000	£10,000
	Hijack Cover	If the Insured's international scheduled flight is hijacked and prevented from reaching its destination, a payment of £50 will be made for each 24 hour period of delay, up to a maximum of £5,000 .		£5,000	£5,000
	Catastrophe Cover	If you are unable to stay in your pre-booked holiday accommodation due to damage caused by fire, flood, earthquake or storm the policy will pay up to £400 towards the cost of moving you to alternative accommodation which is of a similar standard to that pre-booked.		£400	£400
	Homecare Cover	In the event of damage occurring due to fire, flood, storm or burglary at your home during your holiday the policy will pay up to £400 for the emergency costs in securing your home until your return.		£400	£400
	Pet Care	The policy will pay up to £250 for veterinary bills if your pet is injured or in an accident whilst in care during your holiday.		£250	£250
	Winter Sports* Cover	Additional Winter Sports Cover is provided automatically for up to 31 days and will include, Piste Closure - £200 , Winter Sports Equipment - £500 , Hire of Skis - £150 , Ski Pack - £350 , Avalanche/Weather delay - £150 , plus up to £300 for ongoing physiotherapy treatment upon return. <i>Activities included: Off Piste Skiing, Snowboarding, Mono Skiing, Nordic Skiing, Cross Country Skiing, Tobogganing and Ice Skating.</i> Your policy also includes a range of sports and recreational activities, some of which carry higher medical excess levels.		Yes	Yes
	24hr Emergency Assistance	Call International Medical Rescue for fast, efficient medical help in a crisis and transport back home if necessary. Tel No: (44) 20 8773 2450 or Fax No: (44) 20 8669 3442 anytime day or night, giving the policy details and an experienced co-ordinator will arrange emergency help, fast.		Yes	Yes

Cover required: Please tick box (✓)

Please tick box (✓)	WORLDWIDE		EUROPE
	Premier	Economy	Premier
First Insured	£87 <input type="checkbox"/>	£60 <input type="checkbox"/>	£54 <input type="checkbox"/>
Couples Only	£125 <input type="checkbox"/>	£88 <input type="checkbox"/>	£83 <input type="checkbox"/>
Full Family Cover	£150 <input type="checkbox"/>	£106 <input type="checkbox"/>	£95 <input type="checkbox"/>

Please complete in BLOCK CAPITALS

Full names of all persons to be Insured

	Age on Departure	Premium £
1		
2		
3		
4		

Add: 20% to above premium to extend max single trip from 45 to 100 days.

Total

Add: Excess waiver @ £12 per person

Total

Add: For UK based forces Only - IPT at the Current Rate of 17.5%

Total Premium Enclosed (inc IPT charge if applicable) £

DECLARATION

I declare that to the best of my knowledge and belief the information given above is true and that all HEALTH CONDITIONS and MATERIAL FACTS have been disclosed to the Underwriting Agents. I agree that this application shall be the basis of the contract of Insurance. I understand that you may seek information from others to check the answers I have provided. I consent to the seeking of information from other Insurers to check the answers I have provided here and I authorise the giving of such information.

Additional Underwriting Terms

Underwriting Agents reserve the right to impose additional terms on the receipt of any applications or changes in risk. These may take the form of increased premiums or increased excess limits on selective sections of the policy, or both.

Departure or Renewal Date	/ /	Date of Application	/ /
Note: Cover commences from the date of the issue of the Policy and is subject to: (i) a final acceptance by the Underwriting Agents who may impose additional terms. (ii) the receipt of the premiums in full by JBI International Insurance Brokers Ltd.			
Signature (First Insured)	AGENCY STAMP		
Name			
Address			
Postcode			
Telephone No:			
Fax No: /Email:	Medical Ref. No.		

If paying by Credit Card or Switch details as follows

Card Number		Issue No/ Start Date	
Name of Cardholder		Expiry Date	/ /

Valid for Policies issued up to 31 March 2004

*£65 excess (To delete the excess: add £12 per person)

These notes give a broad guide to your cover. For more information, or a copy of the policy, please contact JBI.

Gross Premiums - Excluding IPT

	WORLDWIDE		EUROPE
	Premier	Economy	Premier
First Insured	£87	£60	£54
Couples	£125	£88	£83
Family	£150	£106	£95

Trip Duration: Maximum stay each single trip 100 days.
 0-45 days: Premiums as above.
 46-100 days: Add 20% to above premiums.

Year Round Economy cover includes all **Premier** Benefits, excluding Personal Baggage and Business Goods/Equipment.

Sports & Recreational Activities

Occasional participation in the following activities and sports, on a recreational and non professional basis, are covered within the terms of the policy at no additional premium (subject to the recognised equipment and safety precautions being utilised). Certain hazardous sports and activities will however be subject to an increased medical excess as shown. Amateur sports not involving physical contact, tour operators' safaris, non manual work including bars, restaurants and other non hazardous work (e.g. office and managerial work), farm holidays are covered as part of list A-

LIST A - Standard Medical Excess £65

Abseiling*, Archery**, Badminton, Baseball, Basketball, Bowls, Canoe/Kayak (inland - excluding white water), Clay Pigeon Shooting**, Cricket, Cycling (non-competitive), Curling, Deep Sea Fishing (no commercial/competition), Dinghy Sailing, Dry Skiing, Fell Walking, Field Hockey, Fishing, Football (association), Go Karting**, Golf**, Handball, Heptathlon, Lacrosse, Marathon Running, Mountain Biking, Netball, Orienteering, Paintballing**, Polo, Pony Trekking, Rambling, Rollerblading, Rounders, Rowing, Safaris/Gorilla (organised tours only), Sailing (inland/coastal), Sail Boarding, Skateboarding, Snorkelling, Squash, Street Hockey, Surfing, Tennis, Trekking/Hiking (organised tours only), Volleyball, War Games**, Water Polo, Water Skiing**, Windsurfing.

WINTER SPORTS:- The following Winter Sports activities are also covered under LIST A for up to a maximum of 31 days in any one period of insurance.

Glacier Skiing, Heli-skiing, Ice Hockey, Ice Skating, Mono Skiing, Nordic Skiing, Cross Country Skiing, On/Off-Piste Skiing (recognised areas), Ski Diving*, Snowboarding/Surfing, Snowmobiling (skidoo)***, Tobogganing, Training/Racing (non-professional)**.

LIST B - Medical Excess increased to £150

American Football, BMX Riding, Bungee Jumping*, Big Game Hunting***, Canoe/Kayak (coastal waters - excluding white water), Canyoning*, Fell Running, Fencing, Gliding***, Gymnastics, Hang Gliding***, High Diving (less than 10m), Horse Riding**, Hot Air Ballooning*, Hunting (on foot)**, Jet Skiing**, Judo, Motor Cycling**, Parachuting (solo or tandem)*, Paragliding (over land)*, Parapenting (over land)*, Parascending (over water)*, Quad Biking**, Rifle Range**, Rugby (union/league), Scuba Diving to 100ft/30m (PADI qualified), Show Jumping, Skydiving**, Weight Lifting (non-competitive), White Water Rafting.

*Excludes Personal Accident Benefit. **Excludes Personal Liability.

***Excludes Personal Liability & Personal Accident Benefits.

FOR ALL OTHER ACTIVITIES OR SPORTS PLEASE REFER TO YOUR ISSUING AGENT OR CHECK WITH CITYBOND

Independent Family Travel

Many Annual Travel Insurance policies only cover family members when travelling with the First Insured. **Globalcare Annual** covers all policyholders who travel independently.

10% No Claims Bonus

Provided your **Globalcare Annual** policy is renewed on expiry and there have been no claims, 10% discount will be available on renewal.

Geographical Areas

Europe inc. the UK, Isle of Man, Channel Islands, Republic of Ireland, countries west of the Ural Mountains; the Azores, Canary Islands, Iceland, Madeira & countries bordering the Mediterranean Sea (except Egypt, Israel, Lebanon, Libya & Syria).

Worldwide Rest of the World (including Egypt, Israel, Lebanon, Libya, Syria & those countries defined under Europe).

Health Conditions

Underwriting Agents shall not be liable for claims where at the time of taking out this insurance and/or prior to booking each separate trip there has been a change in the Insured Person's condition and/or prescribed medication:

- The Insured person is aware of any medical condition or set of circumstances which could reasonably be expected to give rise to a claim.
- Any person, including those who are not travelling, whose condition may give rise to a claim:-
 - has during the twelve months prior to the date of issue of this Insurance suffered from any chronic and/or recurring illness of a serious nature which has necessitated consultation or treatment unless declared to and accepted by Underwriting Agents; or
 - is suffering, or has suffered, from anxiety or depression or from any previously diagnosed psychiatric disorder; or
 - is receiving, or is on a waiting list for treatment in a hospital or nursing home; or
 - is expecting to give birth before or within 14 weeks of the date of arrival home; or
 - is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or
 - has been given a terminal prognosis.

Material Facts

All material facts must be disclosed to the Underwriting Agents. Failure to do so may affect your rights under the Insurance. A material fact is a fact likely to influence the Underwriting Agents 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 doubt as to whether a fact is 'material', then for your own protection it should be disclosed to the Underwriting Agents by telephoning the **Citybond Medical Helpline on Freephone 0800 195 5910** (Mon. to Sat. 9.00am to 5.30 pm) when advice will be given on whether any special terms will be required.

Money Back Guarantee

We must draw to your attention a number of important features of this Insurance. PLEASE READ THESE FEATURES AND THE WHOLE OF THE TRAVEL INSURANCE POLICY CAREFULLY (when received). If for any reason this insurance does not meet your requirements, please return the Policy to your agent within fourteen days of the date of issue or prior to travel (whichever is sooner). Your premium will be refunded in full provided no claim has been made or is pending.

Notice

Insurers and their agents share information with each other to prevent fraudulent claims and to assess whether to offer Insurance. In dealing with your application, enquiries may be made of other Insurers and their agents. In the event of a claim, the information you supply with your application and on the claim form, together with other information relating to the claim may be made available to other Insurers and their agents.

Important Notes

- Family cover includes Parents (or Grandparents) and all unmarried dependant children under the age of 21 if living at home or in full time education.
- Couples rates apply to the first insured and spouse or common law partner.
- Premium x 2 will apply for those aged 65 years or over. Age specified at date of departure.
- Independent Family travel and 31 days Winter Sports extension included at no extra cost.
- Maximum stay per single trip - 100 days (premium increased by 20% for single trips in excess of 45 days).
- Unlimited number of journeys allowed.
- Policy available to all UK & EC residents of 6 months or more.
- 10% No Claims Discount available on renewal.
- Policy subject to Health Conditions & Material facts disclosure.
- General excess £65.
- A 3% transaction charge is added to the premium for Credit Card payments.

For your Peace of Mind

JBI Globalcare Annual is arranged by Citybond Travel Insurance and is underwritten by Travel and Personal Underwriters Ltd. on behalf of a consortium of leading Insurers including Gouda International, Royal and Sun Alliance Group, ACE Insurance Company SA-NV. This comprehensive Travel Insurance package gives protection while you are away for business or pleasure, all year round, and brings you home in an emergency at an affordable price.

Citybond has been providing value Travel Insurance products for over twenty years and during this time has developed a strong reputation for travel insurance policies at affordable premiums.

Administration is supported by leading edge computer technology that is constantly being refined to meet the ever changing needs of clients and their travelling habits.

JBI International Insurance Brokers and Citybond are members of the General Insurance Standards Council (GISC). Citybond are also members of The Association of Travel Insurance Intermediaries and are a Travel Industry Partner with the Association of British Travel Agents (ABTA).



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 www.jbidirect.com



GLOBALCARE

ANNUAL TRAVEL INSURANCE

annual travel insurance

2003 - 2004



- MEDICAL EXPENSES LIMIT £10,000,000
- EUROPEAN OR WORLDWIDE COVER
- WINTERSPORTS COVER AT NO ADDITIONAL COST
- CANCELLATION FOR SERVICE REASONS

JBI INTERNATIONAL INSURANCE BROKERS LIMITED