

Camps International Travel Insurance Policy Summary

This is your Policy Summary only and does not contain the full details of the contract. Full terms & conditions can be found in your policy wording and schedule including endorsements which will be held by Camps International Limited. Please note this summary does not form part of the contract.

About Your Travel Insurance

The travel insurance policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the United Kingdom.

Main Features & Benefits																	
<p>Who can be Covered The policy covers you if you are a director, employee, student, teacher and/or leader travelling on behalf of or under the auspices of Camps International Limited. The maximum trip duration is 93 days and the age limit for an insured persons is 75.</p>																	
<p>What is Covered The main sections of cover are:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">◆ Emergency Medical Expenses</td> <td style="width: 50%; border: none;">up to £10 million</td> </tr> <tr> <td style="border: none;">◆ Legal Expenses</td> <td style="border: none;">up to £50,000</td> </tr> <tr> <td style="border: none;">◆ Trip Cancellation</td> <td style="border: none;">up to £10,000</td> </tr> <tr> <td style="border: none;">◆ Travel Delay</td> <td style="border: none;">£50 per 12 hours to a maximum of £750</td> </tr> <tr> <td style="border: none;">◆ Personal Accident</td> <td style="border: none;">up to £50,000</td> </tr> <tr> <td style="border: none;">◆ Hijack or Kidnap</td> <td style="border: none;">£100 per day (Max benefit of £5,000)</td> </tr> <tr> <td style="border: none;">◆ Political Unrest or Natural Disaster Evacuation Expenses</td> <td style="border: none;">£50,000 (Max £10,000 per Insured Person)</td> </tr> <tr> <td style="border: none;">◆ Kidnap, Ransom and Extortion Expenses</td> <td style="border: none;">Up to £250,000</td> </tr> </table>		◆ Emergency Medical Expenses	up to £10 million	◆ Legal Expenses	up to £50,000	◆ Trip Cancellation	up to £10,000	◆ Travel Delay	£50 per 12 hours to a maximum of £750	◆ Personal Accident	up to £50,000	◆ Hijack or Kidnap	£100 per day (Max benefit of £5,000)	◆ Political Unrest or Natural Disaster Evacuation Expenses	£50,000 (Max £10,000 per Insured Person)	◆ Kidnap, Ransom and Extortion Expenses	Up to £250,000
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Significant Conditions & Exclusions	Policy Section																
<p><i>We bring your particular attention to the following conditions and exclusions</i></p>																	
◆ The policy contains a fitness to travel exclusion applicable to the medical expense and cancellation section. No cover shall apply under these sections if the insured person is travelling against the advice medical advice.	Section 3 Travel, Sub section A, Medical, Emergency Travel and Repatriation Expenses and Sub section F. Cancellation, Curtailment, Rearrangement and Replacement and Change of Itinerary Expenses																
◆ You will not be covered if you choose to travel to a country or region against the advice issued by the Foreign & Commonwealth Office. Telephone: 020 7008 1500, Website: www.gov.uk/fco	All Sections																
◆ You will not be covered for any claims if you are found to be under the influence of alcohol or drugs at the time of the claim.	All Sections																
◆ Suicide, attempted suicide or deliberate self-inflicted injury by the Insured Person regardless of the state of mental health.	All Sections																
◆ We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation ¹² .	All Sections																
◆ Any medical expenses arising from a medical condition which the Insured Person is aware of and in respect of which the Insured Person is travelling against medical advice.	Section 3 Travel, Sub section A, Medical, Emergency Travel and Repatriation Expenses																
◆ Any costs or expenses incurred where the Insured Person has not obtained medical advice from a Registered Qualified Medical Practitioner	Section 3 Travel, Sub section A, Medical, Emergency Travel and Repatriation Expenses																
◆ Any medical expenses incurred in the United Kingdom or that Insured Persons country of residence.	Section 3 Travel, Sub section A, Medical, Emergency Travel and Repatriation Expenses																
◆ We will not be liable for any claims if an Insured Person has not followed the appropriate vaccination advice from the policyholder and their registered medical practitioner then no cover shall apply.	All Sections																
◆ Any claim arising from an Insured Journey to from or through the following countries: Mexico, Iraq, Philippines, Nigeria, Colombia, Pakistan Venezuela, Yemen, Afghanistan, Libya, Syria or Somalia or Kidnap which occurs in any other region or country to which the Insured Person has travelled where the Foreign and Commonwealth Office has advised against "all travel" prior to the start of the Insured Journey. Please note that this exclusion does not apply for airport transfers and/or connections in Colombia. .	Section 3 Travel, Sub section K, Kidnap for Ransom Consultant Expenses																
◆ Caused by the Insured Person's disinclination to travel, or if on an Insured Journey, deciding not to continue.	Section 3 Travel, Sub section F, Cancellation																
◆ If the Insured or the Insured Person fail to obtain produce or maintain immigration work residence or similar visas permits or documents for the country to which they are travelling.	Section 3 Travel, Sub section F, Cancellation																
<p>If the claim amount does not exceed £50 it will not be covered under this policy unless the claim is under the following sections: Section 1 and 2, Personal Accident and/or Illness, Section 3, Sub Section G.Travel Delay or Section 3, Sub Section D, extension1, Delayed baggage.</p>																	

Claims Notification

If you require emergency assistance abroad please call our 24 hour Emergency Assistance Service on +44 (0)330 660 0548. The Emergency Medical Assistance Service is provided by Intana Global Limited. This applies to conditions of both a security and medical nature.

Any claims that is not related to Overseas Medical or Security, Repatriation Assistance: Telephone +44 (0)330 660 0549
Open Hours are: Monday – Friday 9am – 5.30pm (Not open on public holidays)

How to Complain

For all complaints please write to The Managing Director, Millstream Underwriting Ltd, 52-56 Leadenhall Street, London, EC3A 2DX. You can refer your complaint to the Financial Ombudsman Service (FOS) in the event that we are unable to resolve the differences between us.

Details about our Regulator

This policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the United Kingdom.

Millstream Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA Firm reference number: 308584). Millstream Underwriting Limited. Registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London, EC3A 2DX.

AWP Assistance UK Limited Registered in England. Registration No. 1710361. Registered office: AWP Assistance UK Ltd, PO Box 74005,60 Gracechurch Street. London, EC3P 3DS. AWP Assistance UK Limited (FCA Firm reference number: 311909) is authorised and regulated by the Financial Conduct Authority. AWP P&C SA are duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Their registration can be checked with the Financial Conduct Authority by visiting www.fca.org.uk/register or by contacting them on 0300 500 8082. Millstream Underwriting Limited and AWP Assistance UK Limited will act as an agent for AWP P&C SA with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

In the event that the insurer, AWP P&C SA is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Further Information

You should read the Policy Schedule and Terms and Conditions carefully to ensure that the insurance fully meets your requirements. It gives you full details of what is and is not covered and the conditions of the cover. If you have any queries or require any information about this travel insurance contact Camps International.