

Can Be Done Ltd are happy to introduce to you the following insurance that has been arranged for us by Global Travel Insurance Services Ltd and which is underwritten by AXA Insurance UK plc. This insurance has been specifically designed so that it covers all of the holidays that we feature, protecting you in full if you have to cancel and providing you with the very best and most effective protection if you are unfortunate enough to require medical attention whilst away from home. Don't take unnecessary risks by insuring your holiday anywhere else as we cannot accept any responsibility or provide assistance if problems arise as a result of inadequate cover. We are confident that this policy is best for you.

We act as an Introducer Appointed Representative for the purposes of your travel insurance, appointed by Global Travel Insurance Services Ltd who are authorized and regulated by the Financial Services Authority whose status can be checked on the FSA Register by visiting www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Address for correspondence: Amelia House, Crescent Road, WORTHING, West Sussex, BN11 1RL
Telephone: 01903 203933 Fax: 01903 211106 Email [CBD09@globaltravelinsurance.co.uk](mailto: CBD09@globaltravelinsurance.co.uk)

If you have a complaint about the sale of this insurance you must first write to the Managing Director of Global Travel Insurance Services Ltd. Subsequently, complaints may be referred to the Financial Ombudsman Service. If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme.

Application Form

Please FULLY complete the following in BLOCK CAPITALS. Once complete, return the application panel direct to Global Travel Insurance with a cheque or with card details entered. Insurance is **not effective** until a Policy has been issued.
Please allow at least 5 days before you need to travel.

PREMIUM RATING SCHEDULE

This form and these premiums are valid only in respect of holidays booked through Can Be Done Ltd and for departures between 01/01/2009 00:00:00 and 31/12/2009 00:00:00.

GEOGRAPHICAL AREAS

1. United Kingdom

England, Scotland, Wales, Northern Ireland, Isle of Man, including all islands comprising the British Isles (except the Channel Islands and the Republic of Ireland).

2. Europe

Area 1 and Continental Europe west of the Ural mountain range, all countries bordering the Mediterranean Sea (except Egypt, Israel, Lebanon, Libya & Syria), the Channel Islands and the Republic of Ireland, Iceland, Madeira, The Canaries and The Azores.

3. Worldwide excluding North America

Areas 1 & 2 and All countries outside of the above (except the continent of North America, countries comprising Central America and the Caribbean Islands).

4. Worldwide including North America

Areas 1,2 & 3 and The United States of America, countries comprising Central America, Canada and the Caribbean Islands.

Period	1	2	3	4
Up to 5 days	£19.40	£38.00	£46.90	£72.60
6 -10 days	£22.10	£46.20	£64.40	£98.70
11-17 days	£24.90	£56.00	£71.30	£110.30
18-24 days	£29.10	£64.70	£80.00	£122.60
25-31 days	£31.80	£72.90	£91.30	£140.40
Each + 7 days	£5.50	£14.40	£21.90	£36.30

All premiums include the Government Insurance Premium Tax (IPT), which is 17.5% and is subject to variation.

Maximum period of cover 120 days. Applicable to all persons up to the age of 90 years.

PREMIUM ADJUSTMENTS

Children up to 2 years inclusive are FREE subject to being included with a full premium-paying adult.

Children 3 to 16 years inclusive are HALF PRICE subject to being included with a full premium-paying adult.

Family Rate is 2.75 TIMES that of the adult price. A FAMILY is 2 adults and their dependant children under the age of 16 traveling with the adults.

DETAILS OF THE APPLICANT

Mr/Mrs/Miss).....	
Initials.....	
Surname.....	
Telephone No.	
House Number/Name.....	
Street Name.....	
Town Name.....	
Postcode.....	
Date of leaving Home.....	
Date of arrival Home.....	
Booking Reference	
Geographical Area -	

See Premium Panel

	Names of all persons to be insured	Age	Premium
1			
2			
3			
4			
5			
6			
TOTAL PREMIUM			

Credit/Debit Card Details

Card No		
Start Date		
Expiry Date		
Security Code	Issue No	

DECLARATION

On behalf of all persons listed in this application, I agree that this application shall be the basis of the Contract of Insurance. I agree that Insurers may exchange information with other Insurers or their agents. I have read and understood the terms and conditions of the insurance, with which all persons above are in agreement and for whom I am authorized to sign.

The form MUST be signed by one of the persons to be insured on behalf of all persons to be insured.

Signed.....

Date.....



INSURANCE PRODUCT SUITABILITY

This insurance is suitable for persons whose Demands and Needs are those of a traveller whose –

1. Individual round trip starts and finishes in the UK and is of no more than 120 days duration.
2. Age is 90 years or less and is a permanent resident of the United Kingdom.

As this description contains the Key Features of the cover provided it constitutes provision of a statement of demands and needs.

This insurance is only available to persons who are permanently resident and domiciled in the UK and is valid for holiday between 01/01/2009 00:00:00 and 31/12/2009 00:00:00.

SUMMARY OF COVER PROVIDED

Main policy limits only, please see the policy document for other limits that may apply

Section	Limit
Cancellation or Curtailment	£3,000
Personal Accident	£15,000
Medical & Other Expenses	£5,000,000
Hospital Benefit	£300
Personal Luggage Money & Valuables	£2,000
Loss of Passport	£200
Travel Delay	(a) £60 or (b) £3,000
Missed Departure	£500
Personal Liability	£2,000,000
Legal Expenses	£25,000

POLICY EXCESSES:

Cancellation or Curtailment

The first £50 of each and every claim per Insured Person claimed for under this Section is excluded, increased to £100 where You are aged 66 to 75 years and to £150 where You are aged 76 to 90 years (other than in respect of claims for loss of deposit where the excess is £25).

Medical and Other Expenses

The first £75 of each and every claim per Insured Person claimed for under this Section is excluded.

Where You are aged 66 to 75 years the first £150 of each and every claim per Insured Person claimed for under this Section is excluded.

Where You are aged 76 to 90 years the first £300 of each and every claim per Insured Person claimed for under this Section is excluded.

Other Sections

An excess of £50 applies to each and every claim each insured person under the Personal Luggage Money & Valuables and Delayed Departure (b) sections, and £250 under the Personal Liability section.

Increased Excess for Pre Existing Medical Conditions

There is no requirement for You to disclose any medical condition that You have or have had. Provision for the acceptance of pre existing health conditions has been made by the application of increased excesses in the event of claims arising. You must also refer to the Main Health Exclusions.

For claims arising from the treatment of any pre existing illness the excess is further increased as follows –

Under the **Cancellation or Curtailment** section - **double the normal excess**.

Under the **Medical & Other Expenses** section

For persons aged **65 years** or less the excess is increased to **£500**.

For persons aged **66 to 75 years** the excess is increased to **£1,000**.

For persons aged **76 to 90 years** the excess is increased to **£1,500**.

You will also need to obtain confirmation from your GP of your fitness to travel.

EMERGENCY ASSISTANCE

There is a 24-hour emergency assistance service included in the policy so that any insured person may seek assistance in medical emergencies whilst on holiday. Full details are contained in the policy document.

MAIN HEALTH EXCLUSIONS

We will not pay for claims arising directly or indirectly from the following circumstances existing on the date of applying for this insurance:

- (a) Where You (or any person upon whose health the Trip depends) are undergoing tests for the presence of a medical condition receiving or on a waiting list for or have knowledge of the need for treatment at a hospital or nursing home.
- (b) From any terminal illness suffered by You (or any person upon whose health the Trip depends).
- (c) From any medical condition for which You (or any person upon whose health the Trip depends) have within 12 months prior to the date of issue of this insurance been diagnosed with a medical condition or have been admitted or undergone a procedure/ intervention in a hospital.
- (d) From any reoccurrence of any psychiatric disorder, anxiety state and/or depression suffered by You (or any person upon whose health the Trip depends)
- (e) Where You are travelling against the advice of a Medical Practitioner.

INSURANCE PRODUCT DISCLOSURE

Cancellation Rights

The Insurer provides a Money Back Guarantee enabling you to cancel the insurance within 14 days of issue should the policy not meet your requirements. No refund of premium is provided for cancellations after this time.

Claims

Claims are handled by Towergate Chase Parkinson who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is 0870 906 3144.

General Queries

If you have any query regarding the cover provided you must contact Global Travel Insurance on 01903 203933 for advice.

Applicable Law

The law applicable to this insurance contract is English Law.