

CLASSIC TOURS TRAVEL INSURANCE (WORLDWIDE EXCLUDING NORTH AMERICA)

At **Classic Tours** we believe that your safety and charity challenge enjoyment are very important, therefore travel insurance is a must. We have arranged travel insurance with AXA Insurance (UK) plc. The 24-Hour Worldwide emergency Medical Service is provided by Specialty Assistance, experts in providing friendly and professional emergency help.

NB: If you choose not to take our insurance policy then we require confirmation that you have an alternative policy that provides cover, which is as wide as our own.

SUMMARY OF COVER

A Medical Expenses Hospital Benefit* £10 per day up to £200 Criminal injuries £100 per day up to £5,000 Personal Liability £2,000,000	D Delayed Departure or Arrival Either compensation up to £100 OR cancellation after 12 hours up to £1,000 Hi-jack of Aircraft £100 per day up to £3,000 Failure of flight connections £25 per day up to £150 Interruption of Transport £300
B Personal Accident Permanent Loss of Sight £25,000 Loss of Limb(s) £25,000 Permanent Total Disablement £25,000 Death £10,000	E Personal Effects £2,000 (Valuables limited to £350) (Single Article limit £250) (Disc Collections £200) Money £500 Tickets £1,000 Passport and Visas £250
C Cancellation or Curtailment £5,000	F Legal Expenses £15,000 G Winter Sports Optional

*For policies purchased from 1/1/07 this should read 'Inpatient Benefit £10 per day up to £200'

- **Child Reduction** – Premiums are reduced for children aged 18 years or less at the time of booking, if travelling with an insured adult insured under this scheme.
- **For persons aged 66 years or more** at the time of arranging insurance double the standard rates apply.
- **Baggage Discount** – If you already have cover for your personal effects under your household insurance you may wish to delete the Baggage section and receive a 20% premium discount.
- **If you are intending to extend your stay after the event, please contact Classic Tours for insurance rates to ensure your entire journey is covered.**
- **For annual multi trip** travel insurance please contact **Emma Southall** at **Classic Tours** on **020 7619 0066** for details.

Cancellation cover starts immediately your application and payment is received and other sections on commencement of the booked travel. A certificate and receipt will be issued and sent to you within a few days.

Please Note - This insurance is underwritten by AXA Insurance UK plc, who are authorised and regulated by the Financial Services Authority. Registered in England. No. 78950. Registered Office, 107 Cheapside, London EC2V 6DU. A member of the AXA Group of Companies. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234. To set up and administer your insurance policy they will hold and use information about you supplied by you and by medical providers. They may also send it in confidence for processing to other companies in the AXA Group (or companies acting on their instructions) including those located outside the European Economic Area.

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APPLICATION FORM : To arrange cover please complete this application form and send to:
Classic Tours, Tramways House, 377 Camden Road, London N7 OSH

(PLEASE PRINT) Title: Full Name (as per passport):

Date of Birth: Daytime contact tel:

ADDRESS (of where the policy is to be sent to)

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 I wish to take Insurance out for **Oxfam Kilimanjaro Trek 19-30 September 2007** and I enclose my cheque for **£50** if payment is received by 31/12/06 or **£52** if payment is received from 1/1/07. If you wish to take out 24 day cover please enclose a cheque for **£54** if payment is received by 31/12/06 or **£56** if payment is received from 1/1/07. Please make your cheque payable to Classic Tours.

Signature: **Date:**

All premiums quoted include Government imposed Insurance Premium Tax at 17.5% and are per person.

ABI MODEL OF GOOD PRACTICE

Under the model of good practice for the sale of travel insurance that is not regulated by the Financial Services Authority (FSA), we must draw your attention to important features of your policy, including:

<p>Health Your policy contains conditions that relate to your health and that of others not necessarily travelling with you but upon whose well being the trip may depend.</p> <p>In particular, <u>pre existing medical problems are not covered unless the Medical Helpline is contacted on: 0870 906 3140</u></p>	<p>Policy Document This contains the full details of what is and is not covered. Please read it carefully to ensure you understand the cover provided. Should you wish to see a specimen, a copy will be made available prior to purchase upon request.</p>
<p>Conditions and Exclusions Conditions and exclusions will apply to individual sections of your policy, while general exclusions and conditions will apply to the whole of your policy.</p>	<p>Complaints Your policy contains a procedure which you should follow if you wish to make a complaint.</p>
<p>Claims for Personal Effects Your policy does not provide cover on a 'new for old' basis, which means that deductions for age, wear and tear will be made where appropriate.</p>	<p>Date Recognition Failure Your policy contains an exclusion for some losses arising from the failure of equipment to correctly recognise the calendar date.</p>
<p>Sums Insured or Limits All sections of your policy have a limit on the amount the Insurer will pay. Some sections have internal limits such as the amount the Insurer will pay for any one item or the amount of all valuables (including photographic equipment)</p>	<p>High Risk Activities Your policy may not cover you when you take part in certain activities not organised through Classic Tours. You must check that your policy covers your requirements.</p>
<p>Excesses Under most sections of your policy, claims will be subject to an excess of £50. This means you will be responsible for paying the first part of each claim.</p>	<p>"Cooling Off Period" If your policy does not meet your requirements you may return the documentation within 14 days of the purchase or prior to travel if this is sooner and, provided no claim has been made, obtain a refund.</p>
<p>Reasonable Care You are required to take all reasonable care of yourself and your property and to act at all times as though you are not insured.</p>	<p>Jurisdiction Your policy will be subject to English Law unless otherwise agreed.</p>