

BCA Members Group Travel Insurance Quotation Form



For trips starting & finishing in the UK or from an HM Base or British Embassy

Please send completed forms to:

BCA Members Caving Cover, P J Hayman & Company Limited, The Old Theatre, Stansted House, Rowlands Castle, Hampshire PO9 6DX or SCAN and email to BCA@pjhayman.com

You can call us Monday to Friday between 9am and 5pm on 02392 419 896

About you

Applicants name:

Applicants email address:

Daytime telephone number:

The Expedition/Trip

Dates of travel from:

End date:

Country(ies) to be visited

Description of the Expedition/Trip

Is this Exploratory?

Has an application been made to the Ghar Parau Foundation?

Group details

To enable us to provide a quotation, please detail the number of people to be covered in the age bands below:

Under 18's

18-44

45-64

65-74

We will require a full list of participants when the policy is taken out.

IMPORTANT EXCLUSIONS RELATING TO YOUR HEALTH

TO BE ELIGIBLE FOR COVER YOU MUST BE MEDICALLY FIT TO TRAVEL:

- a) on the date of purchasing this Policy; and
- b) booking any Trip; and
- c) on the date(s) You pay any further instalments or final balance; and
- d) on the date of departure of the Trip.

Being medically fit to travel means:

1. any existing Medical Condition(s) You have must be stable and controlled by any treatment You are receiving and/or medication(s) you have been prescribed; and
2. there must be no known likelihood of any specific treatment or variation of medication for any existing Medical Condition(s) on any of the above dates, or whilst travelling; and
3. You are not exhibiting symptoms of an existing Medical Condition which could mean that Your Trip could be cancelled or cut short.

It is always advisable to consult a Medical Practitioner if You have any doubts about whether You are medically fit to undertake a Trip.

YOU WILL NOT BE ELIGIBLE FOR ANY COVER UNDER THIS INSURANCE IF:

following any claim investigation, Your Medical Practitioner confirms You were not fit to undertake Your travel plans on the date of purchasing this Policy, booking any Trip or on the date of departure of Your Trip (whichever is later)

- You know You will need medical treatment or a consultation at a medical facility during Your Trip. You are travelling specifically for the purpose of having surgery, medical procedures or Hospital treatment, whether medically necessary or not.
- You had been diagnosed with a terminal illness prior to the date of purchasing this Policy or booking Your Trip (whichever is later)
- You are affected by any Medical Condition that You are aware of, that could reasonably be expected to result in a claim on this Policy.
- You are aware of a Medical Condition for which You have not had a diagnosis.
- You travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

IF YOU ARE WAITING FOR AN OPERATION, HOSPITAL CONSULTATION

(other than for regular checkups for a stable well controlled condition) or other Hospital treatment for a diagnosed condition You will NOT be covered for any claims directly or indirectly related under:

- Section 1 - Cancellation or Curtailment Charges,
- Section 2 - Emergency Medical & Other Expenses,
- Section 3 - Hospital Inconvenience Benefit and
- Section 4 - Personal Accident

YOU WILL BE COVERED FOR MINOR AILMENTS

e.g. hay fever, tonsillitis, ear infections, colds / flu, skin irritations, chiropody, dental treatment etc. provided You:

- were only prescribed short term antibiotics, non-prescription pain killers, creams/ointments;
- have had no further problems since; or
- have been advised by Your Medical Practitioner that it is safe to travel.

Note: This is not a private medical insurance Policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during Your Trip.

Declaration

I/We confirm that the statements and particulars contained in this form are true and complete.

I/We will provide details of any alteration to this information as soon as possible prior to commencement of the Period of Insurance.

I/We have read and understood the Important Exclusions Relating to Your Health.

I/We confirm that all persons to be insured are:

- a member of the British Caving Association (BCA) or a member of an affiliated club or family of a member who is also covered under this insurance;
- permanently resident in the United Kingdom, the Channel Islands or the Isle of Man at the time of purchasing this insurance;
- registered with a Medical Practitioner in the United Kingdom, the Channel Islands or the Isle of Man;

I/We confirm that the trip starts and ends in the United Kingdom, the Channel Islands or the Isle of Man or from an HM Base or British Embassy.

Please tick this box to acknowledge that you have read and understood the declaration:

Signed:

Dated:

Upon receiving your completed form, P J Hayman will email you a quotation.

If you wish to proceed with cover please respond to the email received and follow the instructions on how to make payment. The policy will only be activated upon receipt of the full premium due. All quotations are valid for 30 days and based on the information supplied. Should any information change that will result in a change to the original quote, a new quote will be given. This could result in a change of terms and/or an increase in premium.

If you do not confirm acceptance within 30 days you will need to re-apply.

Duty of fair presentation

We take this opportunity to remind you that you owe a duty to make a fair presentation of the risk to the insurer. You have a duty to disclose to the insurer every material circumstance which you know or ought to know after a reasonable search or which is sufficient to put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. In addition, you have the duty to disclose information in a clear and accessible manner.

A circumstance is material if it would influence a prudent insurer's judgement in determining whether to take the risk and, if so, on what terms. Failure to disclose a material circumstance may entitle the insurer to:

- In some circumstances, void the policy from inception and in this event any claims under the policy would not be paid.
- Impose different terms on your cover, and/or
- Reduce the amount of any claim payable.

This duty applies:

- Before your cover is placed;
- When it is renewed; and
- At any time that it is varied.

Financial or trade sanctions

Insurers are unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency.