

BCA Members Individual 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:

Cover required

Type of Policy:

Annual Multi-trip	Start date:	Desired trip limit: 45 days	60 days	90 days
Single Trip	Travel date:	End date:		

Area of Cover:

United Kingdom	Europe*
Worldwide excluding USA, Canada & the Caribbean	Worldwide

* The United Kingdom, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Czech Republic, Denmark, Estonia, Finland, Faroe Islands, France, Germany, Greece, Hungary, Iceland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mediterranean Islands (including Majorca, Menorca, Ibiza, Corsica, Sardinia, Sicily, Malta, Gozo; Crete, Rhodes and other Greek Islands, Northern and Southern Cyprus), Moldova, Monaco, Morocco, Netherlands, Norway (excluding Svalbard), Poland, Portugal, Republic of Ireland, Romania, Russian Federation (West of Urals), Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey and the Ukraine (Albania, although in Europe, is excluded. If you wish to visit Albania or are likely to travel outside the countries specified you need to buy cover for travel Worldwide or Worldwide excluding USA, Canada & the Caribbean).

Persons to be insured

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

Please tick if a family

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

Important Conditions Relating to Health

Please ensure each person to be insured has read and understood the following. Any Medical Screening must be completed by the individual (or parent/guardian if child) with the Medical Condition(s). You must complete the Medical Screening before you proceed with your insurance application. Any medical conditions not declared to us will not be covered.

You will NOT be covered under section 1 - Cancellation or Curtailment Charges, section 2 - Emergency Medical & Other Expenses, section 3 - Hospital Inconvenience Benefit and Section 4 - Personal Accident:

For any trip where at the time of taking out or renewing this insurance you:

- A) are waiting for an operation, hospital consultation (other than for regular check-ups for a stable well controlled condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- B) have received a terminal prognosis; or
- C) travel against the advice of a medical practitioner or where you would have been if you had sought their advice before beginning your trip; or
- D) know you will need treatment or consultation at any medical facility during your trip; or
- E) are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment; or
- F) are aware of a medical condition for which you have not had a diagnosis; or
- G) travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

Medical Screening

Not applicable if you reside in either the United Kingdom or the Isle of Man and your trip is to or within the United Kingdom or the Isle of Man.

The BCA travel policy does not provide cover for pre-existing health conditions. If any insured person answers yes to the following questions they must contact the medical screening line on 02392 419 896 (lines open 9am to 5pm Monday to Friday, excluding Bank Holidays) to see if cover is available.

- Within the last 6 months, have you been prescribed new medication or had a change in medication for any medical condition?
- Within the last 12 months, have you, for any medical condition, been treated as a hospital inpatient or been referred to, or in the care of, a specialist consultant except muscles, tendons, soft tissue injuries or fractures?
- Are you taking more than 2 prescribed medications for all your medical conditions?
- Have you been diagnosed or treated for a malignant condition (e.g. Cancer) within the last 5 years?

If, as a result of your call, we wish to impose special terms, such as an additional premium, this will be advised to you immediately and confirmed in writing. Any additional medical conditions not declared to us will not be covered.

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 the Important Conditions Relating to Health and the Medical Screening questions and contacted the Medical Screening Line, if applicable.

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: D D M M Y Y

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.