

- B. medical treatment other than under A. above:
You **MUST** follow the procedure detailed under Condition 3: All other claims. You can make use of the services provided by ACE Assistance, as appropriate (these are detailed in the Policy).
- C. medical treatment in Australia:
You **MUST** follow the appropriate procedure detailed under A or B above. You **MUST** also register with Medicare.

Some treatment charges may be partially refunded by the Medicare scheme and you **MUST** make your claim while you are still in the country).

If you do not, we may reject your claim or reduce the amount we pay you.

If you reduce the costs by using an EHIC, reciprocal health agreement or private medical insurance at the point of treatment, we will **NOT** deduct the Excess.

2. Search and Rescue
Contact the relevant organisation/authorities.
3. All other claims
You **MUST** notify us immediately by telephone, or in writing within 30 days of becoming aware of anything likely to result in a claim.

A personal representative can do this for you if you cannot.

We can be contacted at:

BMC Travel Insurance Claims.
PO Box 1086.
Belfast. BT1 9ES.
Tel +44 (0) 1293 726434

COMPLAINTS PROCEDURE

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with this service, please contact us immediately, quoting your Policy details, so that your complaint can be dealt with as soon as possible.

If you have a complaint about the sale of your Policy or the Customer Service you have received please contact:

British Mountaineering Council,
177 - 179 Burton Road,
West Didsbury,
Manchester M20 2BB.
Tel: +44 (0)161 445 6111
E-mail: insure@thebmc.co.uk

If you have a complaint in relation to claims please contact:

BMC Travel Insurance Claims
PO Box 1086
Belfast BT1 9ES.
Tel +44 (0) 1293 726434

The existence of these complaints procedures does not reduce your statutory rights relating to this Policy. For further information about your statutory rights contact the Office of Fair Trading or Citizens Advice Bureau.

If you are not satisfied following receipt of our final response, you may contact the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone 0845 080 1800; Fax 0207 964 1001; www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

In the unlikely event of our being unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme.
7th Floor Lloyds Chambers,
Portsoken Street,
London E1 8BN.
Fax: 020 7892 7301

This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the Policy document. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group Limited.

SIGNIFICANT FEATURES & BENEFITS

- Medical and Additional expenses up to £10,000,000, cremation burial and recovery charges up to £5,000, and replacement traveller up to £1,000).
- Cancellation and Curtailment up to £5,000
- Personal Property (including sports equipment) covered up to £2,000.
- Cover includes Temporary Loss of Personal Property, Travel Delay; Loss of Passport/Driving Licence; Money; Personal Accident; Personal Liability, Overseas Legal Expenses, Missed Departure, Hospital Benefits, Additional Pet Care Fees, Catastrophe and Hijack.
- A limited range of Sports and Leisure Activities are covered automatically with Optional Sports and Leisure Activities Extensions available for Trek, Rock, Alpine & Ski, and High Altitude & Remote Area activities, with a further option under the Alpine & Ski and High Altitude & Remote Area extensions, to include cover for snowboarding.
- Winter Sports Extension includes cover for Winter sports equipment hire; Unused ski pass ski hire or tuition fees; Lack of snow and Avalanche, and is included automatically if you buy the Alpine & Ski or High Altitude & Remote Area Optional Sports and Leisure Activities Extension.

Full details of the Benefit Amounts are contained in the Policy Schedule.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- Insurance is available only to residents of the United Kingdom or Jersey registered with a GP in the UK or Jersey, who are BMC/MCofS/MI members (or a member of an affiliated club)

- or the Partner or Children of a member who is also covered under the Policy, and membership must be maintained throughout the period of insurance.
- Anybody who, on the date cover is purchased, is over the age of 70 in respect of the Travel product only, or 80 for the Trek, Rock, Alpine & Ski or High Altitude & Remote Area products, unless we have agreed in writing to provide cover and the appropriate additional premium is paid.
- Children will only covered under a Multi Trip policy when
 1. they are travelling with an adult named under Persons Insured on the Policy Schedule; or
 2. travelling with and under the supervision of another adult Insured under a BMC Travel Insurance Policy, who is responsible for their care for the length of the journey.
- Any journey
 - which is not devoted entirely to pleasure, rest, or relaxation or to take part in sports or leisure activities for which you have purchased cover under one of the Optional Sports and Leisure Activities Extensions
 - where sports or activities are the main focus of, or form a significant proportion of the Journey (unless You have bought cover under the appropriate Optional Sports and Leisure Activities Extension).
 - which involves travelling specifically to obtain medical, dental or cosmetic treatment;
 - where the primary purpose is to:
 - i. set or break a speed, distance, endurance or other record; or
 - ii. to participate in a commercial film, documentary or other programme,
 - iii. to test a product
 unless declared in advance and we have

- agreed in writing to cover such activities.
 - which is solely a pleasure cruise, unless declared in advance and we have agreed in writing to cover such activities.
 - where you or your travelling companion are aware of any reason why it might be cancelled or curtailed, or any other circumstance that could reasonably be expected to result in a claim under the Policy;
 - where your destination is an area where the Foreign and Commonwealth Office has advised against 'all travel'; or that part of any journey which involves travel within an area where the Foreign and Commonwealth Office has advised against 'all travel'
 - Under Multi Trip Policies:
 - journeys abroad exceeding either the Maximum Duration Any One Journey Abroad or the Total Number of Days Abroad (as stated in the Policy Schedule).
 - journeys in your home country not including at least 1 night spent in paid accommodation booked before the journey begins; unless the sole purpose of the trip is to take part in a sport or leisure activity for which you have bought cover under one of the Optional Sports and Leisure Activities Extensions.
 - Any medical condition detailed in the Policy Schedule under "Your declaration to Us" which existed at the time this Policy was purchased, unless it has been declared to us and we have agreed in writing to provide cover for it.
 - Change of health - statements were made when buying cover (including statements relating to the health of each Person Insured), which are detailed in the Policy schedule under "Your declaration to Us", if:
 - a Person Insured's health changes after these statements were made and you can no longer make them, you MUST in certain circumstances let us know immediately;
 - you have a Multi-Trip Policy, you MUST be able to make the statements each time a new journey is booked.
 - Any serious, chronic or recurring medical condition diagnosed before your journey was booked (or commencement of the period of insurance if later) which could result in your having to cancel or curtail your journey, affecting any person upon whom your journey
- depends (this does not apply under the Cancellation and Curtailment Sections to travelling companions insured under the same policy or any other BMC Travel Insurance Policy underwritten by ACE, provided that they have declared that medical condition and we have agreed in writing to cover it.
 - Taking part while on a journey in
 - any sports or activities not specifically covered under "Sports and Leisure Activities Covered Automatically" or under any Optional Sports and Leisure Activities Extension for which you have bought cover.
 - any sports or activities in a professional capacity or for financial reward or gain – if you have bought the Professional Extension, this exclusion will not apply to activities covered under the Professional Extension.
 - air travel unless you are travelling as a fare paying passenger in
 - a. a fixed wing aircraft which is provided by a licensed airline or air charter company; or
 - b. professionally operated air transport (other than under a. above), flown by a qualified person, where:
 - i. it is specifically covered as an activity under "Sports and Leisure Activities Covered Automatically" or under any Optional Sports and Leisure Activities Extension for which you have bought cover; or
 - ii. it is necessary to enable you to travel to an area inaccessible by a fixed wing aircraft to engage in an activity covered under the Policy.
 - business of any description other than where covered under the Professional Extension.
 - Cancellation or curtailment as a result of redundancy if you are self-employed or a contract worker.
 - Where cover is provided under the Policy for participating in sports and activities during your journey, it is subject to any provisions, limitations or exclusions noted by the relevant sport or activity in the Policy, and your
 - i. participating on a recreational basis only
 - ii. not having been advised by a doctor against participating in such sport or activity;
 - iii. wearing the recommended/recognised safety equipment and;
 - iv. following safety procedures, rules and regulations as specified by the activity organisers/providers.

- Loss theft or damage to Mobile phones
- Loss or theft of valuables and/or personal property or money left unattended (except as specifically provided for in the Policy).
- Not taking medication or treatment.
- Tropical disease where not vaccinated.
- Anxiety, stress, depression, phobia, mental or nervous disorders.
- Illegal acts.
- Misuse of alcohol/drugs.
- Search and rescue expenses is subject to an aggregate limit of £250,000 per claim for all persons insured.
- The excess of £75 per person per claim per section where an excess applies other than under the Medical and Additional Expenses and Personal Liability sections where it is £100 per person per claim per section.

DURATION OF POLICY

A Single Trip Policy covers a single journey that takes place within 12 months of the date cover is purchased, and lasts no longer than 12 months.

A Multi-Trip Policy covers all journeys during the Period of Insurance stated in the Policy Schedule (which lasts no longer than 12 months) that meet Policy conditions and do not exceed either the Maximum Duration Any One Journey Abroad or the Total Number of Days Abroad (as stated in the Policy Schedule).

Cancellation cover under Section 1 begins when a journey is booked, if this Policy is in force at the time of booking, or from the Date and Time Stated in the Policy Schedule, if later, and ends when you leave your home to commence your journey.

Insurance cover under all other Sections operates for a journey that takes place during the period of insurance and includes travel directly to and from your home provided the return home is completed within 24 hours of:

- A. return to your home country; or
- B. departure from pre-booked accommodation following a journey within your home country covered under a Multi-Trip Policy.

RIGHT OF CANCELLATION

14 day cancellation option

If, for any reason, you are not satisfied with the Policy, and you have not taken or booked a Journey protected by the cover provided, you may, within 14 days of your receipt of full Policy documentation, telephone the BMC +44 (0)161 445 6111 or E-mail: insure@thebmc.co.uk and we will cancel it. If this happens the Policy will have provided no cover and we will refund any premiums you have paid.

HOW TO CLAIM

Mountain rescue / evacuation from remote locations and similar environments

It is standard practice that mountain rescue / evacuation from remote locations or any similar environment where injury, illness or incapacity arises, is normally provided locally by specialist mountain rescue teams, park rangers or the military. As part of your contingency planning you should ensure that you have contact details for these services for the area you are operating in. Once a rescue is initiated, ACE Assistance can be contacted to arrange for you to be taken to a higher level of medical care or repatriated as appropriate.

1. If you are injured or become ill abroad and need:
 - A. hospital in patient treatment, specialist treatment, medical tests, scans or to be brought back to your home country you MUST contact ACE Assistance immediately on:

+44 (0) 20 7173 7933

If you cannot do this yourself, you MUST arrange for a personal representative to do this for you. If this is not possible because your condition is serious, you or your personal representative MUST contact ACE Assistance as soon as possible.

If ACE Assistance are not contacted, we may reject your claim or reduce its payment.