

This document provides summary information for insured persons on trips with Bridge2Aid

Bridge2Aid provides a Travel and Medical Insurance policy that covers the costs of medical emergencies incurred by volunteers and similar persons when travelling on behalf of Bridge2Aid.

Within limits this insurance also covers non-medical expenses.

The insurance broker is Banner Financial Services.

The insurer is Amtrust Europe Limited.

Who to contact in the case of emergency assistance?

Contact AmTrust Assistance

Please Call **+44 (0)344 573 8111**

Reference "AmTrust Banner Group"

Please have the following information available: -

1. The Policy Number as shown in the Schedule – **BRID01GT01**
2. The telephone number from which you are calling
3. The name and telephone number of the Doctor and Hospital attending you.

The helpline is manned 24 hours a day 365 days a year by multi-lingual assistance co-ordinators experienced in managing medical assistance cases with hospitals and clinics worldwide. Please note that the services are supplied by third parties who are contracted to AmTrust Europe Limited.

Failure to contact AmTrust Assistance and obtain authorisation may prejudice the claim and mean that not all the costs involved will be paid.

The Bridge2Aid insured person should not attempt to find their own solution and then expect full reimbursement from the insurer, without prior approval first having been obtained from Amtrust Assistance.

Where would the Bridge2Aid insured person be taken in a medical emergency?

Amtrust Assistance would take the person to the most appropriate country where medical facilities exist to deal with that condition, which might not be the person's home country. They will also be working to very tight timescales because it's an emergency and as a result they may not have time to acquire the necessary visas for the person to enter certain countries.

What happens if the insured person is already in hospital before Amtrust Assistance are contacted?

The insured person or a representative from Bridge2Aid should call Amtrust Assistance as soon as possible.

They will contact the medical facility and determine whether it's suitable (if not they may make plans to move the insured person).

If it is then assuming the medical facility is within Amtrust Assistance's network, they will begin to pay any incurred costs directly with the medical facility and put down a guarantee of payment for future costs.

If the medical facility is not within their network, then there may be a slight delay in making direct payments while this paperwork is concluded. Sometimes Amtrust Assistance will appoint a local agent in that Country to negotiate the best terms.

Following a medical emergency how long would the policy provide cover for?

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a medical practitioner and all hospital nursing home / ambulance charges are covered as long as incurred on an external journey. Plus, for an additional three months on return to the home Country.

Are there any exclusions for medical cover?

For any medical expenses incurred in the insured person's country of domicile or for routine medical expenses e.g. check-ups and regular medication or for any form or elective, non-urgent treatment.

Any claim if the insured person is travelling against medical advice given by a medical practitioner or, for the purpose of obtaining treatment.

For routine medical expenses resulting from pregnancy or childbirth, for any medical expenses resulting from pregnancy or childbirth incurred within four weeks of the expected date of childbirth.

Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or any other emotional diseases or disorders of any type. This applies when medical advice has been sought **at any point in your life**.

If any of the above apply you **MUST** contact Ian Roberts at Banner Financial Services as soon as possible to discuss this on 01473 384 831 or ian.roberts@bannergroup.com

Other exclusions

Please read Appendix 1, attached to this document (it is a copy of page 25 of the full policy wording). In particular read sections **12, 13 and 14** carefully, especially if you intend to go on an extension trip/safari. **If in any doubt contact Ian Roberts on 01473 384 831 or ian.roberts@bannergroup.com**

Is cover provided for accompanying people or relatives to visit?

Reasonable additional accommodation and repatriation expenses incurred by the insured person or close relative or Bridge2Aid associate who has to remain or travel with the injured or ill insured person.

Reasonable travel and accommodation expenses to travel from the United Kingdom if their presence with the injured or ill insured person is necessary on medical grounds.

Claims contact for all claims that don't require emergency assistance

Either contact AmTrust Assistance on the number above and ask for the claims department or e-mail the address below. In most cases they will be able to deal with your claim on the phone. However, a claim form can also be supplied if requested.

Email	claims@amtrustassistance.co.uk
Reference	"AmTrust Banner Group"

Pay and claim - you should pay for any minor condition where possible i.e. a medical incident that does not require hospitalisation or air transport, covered by this Insurance and subsequently seek reimbursement.

All original formal receipts and a letter from the treating doctor clearly stating the problem must support any such claim for reimbursement.

AmTrust Assistance will endeavour to agree settlement of the claim during the phone call with them subject to receipt of supporting documentation.

If you prefer claims can be settled by utilising a claim form. You can request a claim form by contacting AmTrust Assistance on the phone number or email above and return along with any relevant documentation.

Procedure for non-emergency medical expenses

For minor medical costs such as minor sicknesses the insured person would pay and put in a claim for reimbursement on return either to Bridge2Aid for follow-up with Amtrust or directly to AmTrust Assistance.

Procedure for cancellation or curtailment

In the event of cancellation of a trip, notice must be given promptly of any occurrence that may give rise to a claim to Amtrust Assistance.

In the event of curtailment, Amtrust Assistance should be contacted prior to making any travel arrangements.

Procedure for personal property claims

In the event of luggage getting stolen or being delayed please obtain a baggage irregularity report or police report to support claim to Amtrust Assistance.

Please refer to the policy schedule and full policy wording for full terms and conditions (found in the secure area of the Bridge2Aid website – see page 5 of the Acceptance pack)

APPENDIX 1

(Taken from page 25 of the full policy wording)

WHAT IS NOT COVERED (applicable to all Sections)

This insurance does not cover claims in any way caused or contributed to by:

1. **war**, whether **war** be declared or not, hostilities or any act of **war** or civil war;
2. **terrorism** occasioned by any nuclear, chemical or biological cause
3. the actual or threatened use of pathogenic or poisonous biological or chemical materials by any person(s), committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public or any section of the public in fear;
4. nuclear reaction, nuclear radiation, radioactive contamination or **radiation**;
5. the **insured person** engaging in or taking part in armed forces service or operations;
6. the **insured person** engaging in flying of any kind other than as a passenger;
7. the **insured person** suicide or attempted suicide or intentional self-injury;
8. the **insured person's** deliberate exposure to exceptional danger (except in an attempt to save human life);
9. a criminal act by the **insured person**;
10. the **insured person** being intoxicated by alcohol or drugs;
11. neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or any other emotional diseases or disorders of any type;
12. **any activities below**, unless listed in the Recreational Activities Extension (unless the validating **schedule** is endorsed to include such activities). abseiling, alpine skiing (including off piste provided such activity is not undertaken alone and/or against local authoritative warning or advice), American football, ballooning, curling, cycle touring, dry slope skiing, fencing, go karting, hockey, horse riding (excluding hunting/show jumping/eventing), ice skating, ice hockey, judo, lacrosse, martial arts, Nordic skiing, off road driving (excluding third party liability), paintballing, kayaking, canoeing or white water rafting grades 4 & 5 (inland waters only and provided under the control of an officially licensed outdoor pursuits organisation), rugby, ski bobbing/ski doo, snowboarding, weight lifting, wrestling.
13. the following **activities are excluded**: acrobatics; base jumping; bouldering; boxing; bungee jumping; canyoning; caving; free climbing; gliding; hang gliding; heli skiing; hunting; microlighting; mountaineering or rock climbing normally involving the use of ropes or guides; motor sports; parachuting; paragliding; paramotoring; parapenting; polo; potholing; ski flying; ski jumping; ski mountaineering; ski racing; ski randonee; ski stunting/acrobatics; sky diving; all forms of racing other than on foot; white water rafting in excess of Grade 5; any form of operational duties as a member of the armed forces; professional sports; professional entertaining; sports tours or competitions; any other sport or activity not listed above which involves physical contact or a significant risk of bodily injury (except when stated in the validating **schedule** as being included).
14. driving or riding on motor cycles or motor scooters other than those under 200cc or where the **insured person**:
 - a) is found to have been driving at the time of the accident with a level of alcohol in their blood above that permitted under prevailing legislation or
 - b) was not wearing a safety crash helmet, or
 - c) did not hold a current UK driving license and/or was unqualified to drive such motorcycle.
15. any person who has attained the age of 85 years or older.
16. any trip to the USA or Canada with a duration of 89 days or more.