

Group Personal Accident & Business Travel Insurance: British Exploring Society

Policy Summary

This is your Policy Summary only and does not contain the full details of the contract. Full terms and conditions can be found in your policy wording. It is important that you read the policy documentation carefully as it forms your contract of insurance. Further details of the covers and limitations under this policy are available in the policy wording, a copy of which can be obtained by contacting Peter Pearson, Executive Director, British Exploring Society, The Royal Geographical Society, 1 Kensington Gore, London, SW7 2AR
Please note this summary does not form part of the contract.

Your Annual Multi-trip Travel Insurance Policy

This insurance policy is designed to meet certain costs that might arise in the course of your travels.

The policy schedule will show the limits which apply to each section. These are the maximum amounts we will pay for any claim for each insured person.

Please refer to the policy document for full details of the cover provided, special conditions and exclusions under each section together with the General Exclusions and General Conditions which apply to the whole policy. The Table of Contents page at the front of the policy booklet shows the page numbers for each section.

Who is the insurer?

The travel insurance policy is underwritten by Millstream Underwriting Limited on behalf of Arch Insurance (Europe) Limited.

Who is covered?

All members of the expedition arranged by the insured, all directors, principles chief leader, volunteers, school leaders and employees of the insured while on an insured journey primarily for the business of the BES.

General Policy Limitations			
Maximum trip duration		180 days	
Maximum age		75 years	
Applicable Sections	Significant Benefits		Significant Exclusions or Limitations
SECTION 1: Personal Injury Insurance			
A	Death	£25,000	<ul style="list-style-type: none"> Terrorism Nuclear reaction, radiation and contamination War Illness or disease
B	Permanent Total Disablement	£25,000	
C	Permanent Disabling Injury	£25,000	
SECTION 2: Additional Benefits			
Endorsement	Broken Bones	Grade 1: £100	<ul style="list-style-type: none"> Fracture to the Bones in the thumbs or fingers or toes (phalanges) Pathological Fractures that occur as a result of genetic or pre-existing weakness in the bones Fracture caused directly or indirectly by or attributable to Osteoporosis
		Grade 2: £250	
		Grade 3: £500	
E	Hospital Confinement	£50 per day, Max £1,500, 2 day deferment	
G	Coma Benefit	Deferment 14 days, Max £50 per day	
H	Rehabilitation	£10,000	
SECTION 3: Travel Insurance			
			Significant Exclusions or Limitations (Specific to Travel Insurance)
A	Emergency Medical Expenses	£10,000,000	Pre-existing medical conditions are covered unless; <ol style="list-style-type: none"> Insured person travelling against advice of a medical doctor Insured person being diagnosed with a terminal illness Being aware of a reason the trip could be cancelled Receiving, recovering from, or on a hospital waiting list for treatment <ul style="list-style-type: none"> Travelling against the advice of Foreign and Commonwealth Office You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip
B	Legal Expenses	£50,000	
C	Personal Liability	£2,000,000	
D	Personal Property	£5,000	
E	Business Equipment	£2,500	
F	Money	£3,000 (Cash £1,500)	
G	Cancellation, Curtailment, Rearrangement, Replacement and Abandonment Expenses	£10,000	

H	Travel Delay	£500 (£50 per 12 hours)	<ul style="list-style-type: none"> • There are maximum limits under the baggage and section for any one article, pair or set, jewellery, valuables and cash • Baggage claims are paid on a replacement basis, a deduction for wear and tear will be applied
I	Hijack or Kidnap	£25,000 (£500 per day)	
J	Political Unrest or Natural Disaster Evacuation Expenses	£25,000 (Max £5,000 per person)	<ul style="list-style-type: none"> • The excess applicable under certain sections of the policy is per person per claim • Cover for journeys within the United Kingdom is provided subject to there being an overnight stay or where air flight is involved. • Misuse of drugs or alcohol
K	Kidnap, Ransom and Extortion Expenses	£50,000 (any one event)	

Making a claim

Should you wish to make a claim under this policy you will need to contact our travel claims department as soon as reasonably possible. You can:

- download a claim form by visiting www.csal.co.uk
- email ebclaims@mstream.co.uk
- phone them on 0330 660 0549
- write to them at Millstream Underwriting Limited, 308 -314 London Road, Hadleigh, SS7 2DD.

Emergency Assistance while Abroad

Should you require emergency medical treatment or assistance of any kind while abroad, or if you need to return home early, you will need to contact our Emergency Assistance service immediately. Their contact details are;

Telephone: +44 (0)330 660 0548 e-mail: assistance@mstream.co.uk

They will take charge of your enquiries 24 hours a day 365 days a year.

Financial Services Compensation Scheme:

In the event the company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Their contact details are: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU

Complaints:

Any issue arising in a complaint should be addressed to: The Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB or e-mail: policies@mstream.co.uk

We are covered by the Financial Ombudsman Service (FOS). If you have complained to us and we have been unable to resolve your complaint, you may refer it to the FOS. Following the complaints procedure does not affect your right to take legal action.

Financial Conduct Authority

Millstream Underwriting Limited (FCA Firm reference number 308584) is authorised and regulated by the Financial Conduct Authority. Their registration can be checked at www.fca.org.uk or by contacting them on **0300 500 8082**

Telephone Call Recording

For our joint protection, telephone calls may be recorded or monitored.

Governing Law

Unless otherwise agreed, English law will apply and all communications and documentation in relation to this policy will be in English.

Data Protection

Information about your policy may be shared between Arch Insurance Company (Europe) Ltd, International Passenger Protection Limited and certain underwriters at Lloyd's for underwriting purposes.

Please note that sensitive health and other information you provide may be used by us, our governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure that your information is held securely. Information we hold will not be shared with third parties for marketing purposes. You have the right to access your personal records.

Details about our Regulator

This travel insurance policy is underwritten by Millstream Underwriting Limited on behalf of Arch Insurance Company (Europe) Limited.

Millstream Underwriting Limited: Registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London, EC3A 2EB. Millstream Underwriting Limited is authorised and regulated by the Financial Conduct Authority. (FCA Firm reference number: 308584).

Arch Insurance Company (Europe) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Firm reference number: 229887). Registered in England No. 4977362. Registered office: 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ.

The Financial Conduct Authority holds a register of all regulated firms on its website. Visit www.fca.org.uk/ or you can contact them by phone on 0300 500 8082.

Millstream Underwriting Limited will act as agents for Arch Insurance Company (Europe) Limited with respect of the receipt of customer money and for the purpose of settling claims and handling premium refunds.