

MULTI TRIP TRAVEL INSURANCE POLICY SUMMARY

This is an insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy documentation, a copy of which is available from:

Finch Group, Lumiar House, Flexford Road, North Baddesley, Southampton, SO52 9DF

TELEPHONE: +44 023 8076 9872

E-MAIL: traineepilots@finchgroup.net

Insurers: The insurance provided by Certain Underwriters at Lloyd's and is in accordance with the terms, conditions and exclusions contained in the policy.

Certificate Number: CSP695521515

Period of Insurance: 16 months

Type of Insurance & Cover

This is a Travel Insurance policy providing cover for Personal Accident, Medical Expenses including Repatriation Costs, Cancellation and Curtailment, Delayed Departure, Baggage and/or Personal Effects, Money including Cash, and Personal Liability incurred whilst travelling as a cadet in connection with the CTC/Airline Placement Training Programme.

English Law applies to this contract of insurance.

This cover is on a 24 hour basis whilst travelling and includes flying/taxing (including mounting/dismounting and propeller injuries) in any aircraft and/or helicopter, including private business and pleasure use and other activities associated with your training, stopovers between the UK and your training destination, and social excursions during your training time outside the United Kingdom.

Significant Features & Benefits

A) Medical and Emergency Expenses (including repatriation) £ 10,000,000

Payout of medical and associated expenses in respect of emergency medical treatment outside the UK or usual country of domicile following accidental injury or illness, sustained outside the UK or usual country of domicile.

Cover includes:

- emergency dental treatment up to £1,500;
- emergency optical treatment up to £1,500;
- consultants with doctor, nurse or campus counsellor for advice on stress or anxiety up to £1,500;
- consultants with psychiatrist or psychologist following referral by GP in relation to mental health up to £2,000;
- repatriation to your country of domicile by air ambulance or scheduled air service following accident or illness when in the opinion of the Insurers medical advisers this is deemed to be the appropriate action.

B) Cancellation & Curtailment £ 2,500

This section provides reimbursement of irrecoverable costs paid for travel and accommodation in the event of cancellation or curtailment of the trip due to

- Your death injury of illness
- The death injury or illness of a close relative or travelling colleague
- You being called for jury service
- The cancellation of transport services caused by accident, strike, hi-jack, adverse weather conditions or mechanical breakdown
- Major damage rendering previously booked accommodation uninhabitable

C) Delayed Departure (including hi-jack) £ 2,500

In respect of the outward journey, this section provides

- reimbursement of irrecoverable costs for travel and accommodation expenses if you decide to cancel your trip following a delay of 24 hours or more if the transport services are delayed because of accident, strike, hi-jack, adverse weather conditions or mechanical breakdown

or

- pays £20 for the first 12 hour period of delay and £40 for each subsequent 12 hour period up to a total of £180 in all

CERTIFICATE NO: CSP695521515

In respect of subsequent journeys, £20 for each 12 hour period of delay, up to £180 in all

D) Personal Accident Benefits:

i) Death	£50,000
ii) Total and irrecoverable loss of sight of both eyes	£50,000
iii) Total and irrecoverable loss of sight of one eye	£50,000
iv) Loss of, including loss of use of, two limbs	£50,000
v) Loss of, including loss of use of, one limb	£50,000
vi) Total and irrecoverable loss of sight of one eye and loss of, including loss of use of, one limb	£50,000
vii) Permanent Total Disablement (other than total and irrecoverable loss of sight of one or both eyes or loss of limb(s)).	£50,000
viii) Loss of hearing in both ears	£50,000

E) Baggage and/or Personal Effects **£ 5,000**

- i) In the event of loss of or damage to your baggage and/or personal effects whilst on a trip, cover is provided in respect of such loss or damage up to the Sum Insured.
- ii) If you are temporarily deprived of your baggage and/or personal effects for a period of more than 12 hours on the outward journey of your trip, cover is included for necessary emergency purchases up to a limit of **£150**. However, any claim paid under this section will be deducted from any claim paid under (i) above.

N.B. All items over £500 have to be specified with make/model details including the serial number of any laptop

The maximum sum insured under this section may be increased upon payment of an additional premium. Please refer to Finch Group.

Claims settlement is on a “new for old basis” as defined in the policy other than for clothing where a deduction is made for wear and tear.

F) Money **£ 1,000**

Cover in respect of Loss of cash, cheques, travellers cheques, travel tickets, visas or driving licence and loss of or damage to passport whilst away and during the 72 hours prior to departure in respect of cash or travellers cheques in your personal custody.

NB. There is a £250 limit in respect of cash.

G) Personal Liability **Indemnity Limit £ 5,000,000**

To indemnify you against your legal liability to pay for claims against you for injury to third parties or damage to their property.

Cover extends to include Legal Expenses up to £50,000 for the pursuit of a claim by you against a third party in respect of injury caused to you.

H) Additional Expenses **£ 2,200**

This section provides for additional costs which you may incur if you are temporarily unable to continue the course due to an accident or illness which are covered under **Section A) Medical and Emergency Expenses**. Valid costs may include:

- in the event of repatriation back to the United Kingdom/home country, this will provide for a flight back to your overseas training facility to continue training;
- accommodation costs your overseas training facility;
- any necessary additional costs incurred to extend your Visa;
- additional shuttle trips;
- confidence flights;
- housekeeping.

Optional Benefits:

The following benefits may be added to the policy upon payment of an additional premium when initially taking out this Insurance. Please refer to Finch Group:

I) Winter Sports

Cover can be extended to provide cover for Winter Sports activities which are otherwise excluded under this Insurance.

If you select this cover an additional document will be issued to you detailing the activities covered under this extension.

J) Additional Cover Within The United Kingdom

Cover under the following Sections can be included under this Insurance whilst you are resident in either CTC/APLs accommodation blocks or privately rented accommodation within the UK for a maximum duration of ten months prior to departure to, and/or ten months following return from, the country in which you are training, where such time is spent training under a CTC/APL programme.

E) Baggage and/or Personal Effects

F) Money

G) Personal Liability

If you select this cover an additional document will be issued to you detailing the cover under this extension.

Principal Exclusions or Limitations

There is a £35 excess applicable to each and every loss under the Medical and Emergency Expenses, Cancellation and Curtailment, Money and Additional Expenses sections. A £50 excess applies to the Baggage and Personal Effects section

The main exclusions applicable are:

Medical and Emergency Expenses and Personal Accident Sections:

- Suicide or wilful self injury or exposure to danger (other than to save life)
- Being under the influence of drugs or alcohol
- Pre-existing physical or mental conditions
- death, disablement, loss or expense whilst the Insured Person is engaged in or taking part in mountaineering or rock climbing normally involving the use of ropes or guides; potholing; all forms of racing other than on foot; solo, night and wreck diving and diving below 40 meters; any form of operational duties as a member of the armed forces (except as specified in Section B iii)c); professional entertaining; all winter sports activities (unless Optional Benefit I has been selected); mountain boarding; bungee jumping; parachuting; parasending; parapenting/paragliding; river sledging; fly by wire; blackwater rafting; zorbing; quad-biking; and skydiving;

Cancellation and Curtailment Section:

- Circumstances known to you prior to booking which could reasonably have been expected to give rise to cancellation or curtailment

Delayed Departure (including Hi-jack) Section:

- Written confirmation from the carriers of the actual departure and the reasons for the delay is required for a claim to be made

Baggage and/or Personal Effects:

- All losses must be reported to the police within 24 hours and a police report or Crime Reference obtained
- Losses due to electrical or mechanical breakdown, machinery breakdown, gradual deterioration or wear and tear are not covered.
- There is no cover in respect of the breakage of sports equipment whilst in use.
- Losses of or damage to contact, corneal or micro-corneal lenses are not covered.
- Losses from unattended vehicles are not covered.
- All thefts must be reported to the police within 24 hours and a police report or Crime Reference obtained
- It is a condition of this Insurance that the Insured Person shall engage any reasonable security devices in place on their accommodation block, flat or individual room to prevent theft.

Money Section:

- All losses must be reported to the police within 24 hours and a police report or Crime Reference obtained
- All losses of credit/debit cards and travellers cheques must be reported to the issuing company or bank in accordance with their conditions
- Losses from unattended vehicles are not covered
- It is a condition of this Insurance that the Insured Person shall engage any reasonable security devices in place on their accommodation block, flat or individual room to prevent theft.

CERTIFICATE NO: CSP695521515

What happens if I take out cover and then change my mind?

This policy contains no cancellation clause and no refund of premium is allowed on cancellation.

How to Make a Claim

In the event of a Medical Emergency which may entail treatment as a hospital in-patient or repatriation or a trip needs to be curtailed or you need to return home urgently and on an unscheduled basis, a 24 hour telephone service is available from Specialty Assistance Services who **MUST** be contacted immediately.

If this is not possible because the situation is life-threatening or organ-threatening, Specialty Assistance Services must be contacted as soon as possible thereafter.

Please note that failure to contact Specialty Assistance Services will prejudice a claim for reimbursement of medical expenses

Any other claims should be notified to Specialty Claims Services as soon as reasonable.

Specialty Assistance Services: TELEPHONE: +44 0207 902 7400
FACSIMILE: +44 0207 928 4748
E-MAIL: ops@specialty-assist.com

Other Claims Notifications TELEPHONE: +44 (0) 1420 383 010
FACSIMILE: +44 (0) 1420 558 111
E-MAIL: info@reactiveclaims.com

Please also advise any claim in writing to:

Finch Group, Lumiar House, Flexford Road, North Baddesley,
Southampton, SO52 9DF Email: traineepilots@finchgroup.net

What to do if you have a complaint

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact the Manager at Finch Group, Lumiar House, Flexford Road, North Baddesley, Southampton, SO52 9DF either in writing or by telephone.

If you are not satisfied with the way the complaint has been dealt with you may ask Complaints at Lloyds to review your case without prejudice to your rights at law.

Complaints, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME14 4RN

Telephone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com
Web: www.lloyds.com/complaints

Financial Services Compensation Scheme

In the event insurers are unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. More information is available by telephoning (020) 7892 7300 or their website at www.fscs.org.uk