

Application Form

Please use block capitals and indicate your requirements below

Name of proposer _____

Date of birth _____

Address of proposer _____

_____ Postcode _____

Type of cover you require (please tick)

Comprehensive **Activity Sports** **Winter Sports**

1 Basic Premium

Period of cover: from ____/____/____ to ____/____/____

Total months Premium £

2 Additional Cover – Specified Electrical Items

A valuation or receipt must be supplied for every item specified.

Make and model	Value	Premium
	£	£
	£	£
	£	£
Total premium	£	

Please pay by credit card, postal order or building society cheque. Personal cheques will only be accepted if received at least three weeks prior to your flight date. If paying by credit card, please give the address of the cardholder if different from above.

I wish to pay the total insurance premium stated above by:

MASTERCARD **VISA** **SWITCH/MAESTRO**

Card number

3 digit security code

Name of cardholder _____

Card start date ____/____/____ Expiry date ____/____/____
Month Year Month Year

Switch issue number _____ Signature _____

Important Note

You must give full and true answers to all questions. If you do not do so, your insurance cover may not protect you in the event of a claim.

Declaration

I declare the answers given to questions asked in the application form are true and complete to the best of my knowledge and belief.

Signature _____ Date ____/____/____

Premiums

1 Basic Premiums

Period of Cover (mths)	Comprehensive	Activity Sports	Winter Sports
1	£57	£64	£86
2	£86	£97	£119
3	£115	£130	£152
4	£155	£175	£205
5	£194	£219	£257
6	£233	£263	£308
7	£287	£324	£380
8	£313	£354	£414
9	£343	£387	£453
10	£373	£422	£493
11	£395	£447	£523
12	£411	£464	£543
Per additional month	£37	£42	£49

2 Additional Cover – Specified Electrical Items

The cost is £10 per £100 sum insured or part thereof regardless of length of trip. Total cover for this section is £1500 with a single article limit of £1000. **A valuation or receipt must be supplied for every item specified.**

N.B. all premiums shown are inclusive of Insurance Premium Tax at the current rate.

Endsleigh will share the personal details you provide with AXA Insurance UK plc, a member of the AXA Group. To administer your policy AXA will hold and use information about you supplied by you (and by medical providers). AXA may send it in confidence for processing to other companies in the AXA Group (or companies acting on AXA's instructions) including those located outside the European Economic Area.

The Endsleigh Group of Companies (“Endsleigh, We, Us”) Privacy Policy

It is Endsleigh's policy to take all necessary steps to ensure that your personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 (“the Act”). We hold personal data relating to you in connection with insurance products and services you have asked Us to provide. Except to the extent We are required or permitted by law, personal data provided to or obtained by Us will be used for the purposes of providing you with the products and services you have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties who have products and services that We think may be of interest to you. In the process of gathering your details We may collect sensitive information such as about your health or in relation to motoring offences. If you purchase products or services from Us, you will have given Us your consent to use this personal data as detailed in this Privacy Policy. We may wish to contact you from time to time by telephone, e-mail or post about other products and services that may be of interest to you. If at any time you do not wish to receive this information then please write to Endsleigh's Group Data Protection Officer at: Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE. Under the Act, as a data subject, you are granted certain rights. If you would like to know what information We hold about you you can write to Us as above. We may charge you a statutory administration fee to comply with your request. Should You have any other queries in connection with data protection then please contact Endsleigh's Group Data Protection Officer as above.

Reminders

The BUNAC programme requires participants to purchase a policy to cover the full duration of their trip overseas.

If your circumstances change and you need to extend your insurance it must be done by contacting BUNAC before the expiry of your existing policy.

If your baggage is lost or stolen you will require a report from the airline (Passenger Irregularity Report) or the local police as appropriate.

Certain situations require you to contact the emergency service provider and you should remember to do this in the event you have to curtail or if you are involved in a medical emergency. Claims should be reported to Endsleigh as soon as possible and within 28 days of the claim arising.

To make a claim you can contact Endsleigh:-

By Telephone: +44(0) 870 241 6927

By Post: Endsleigh Insurance Services Limited
P.O. Box 432
Cheltenham Spa
Gloucestershire
GL50 3YD

Email: travel.claims@endsleigh.co.uk

Cancellation Rights

You are entitled to a 14 day ‘cooling off’ cancellation period from the time you receive your policy documents. Within this period you can cancel your policy without incurring an administration fee. We will refund your premium less a charge for the time you have been insured, unless your policy has been terminated following a claim, in which case no refund will be due.

Where you have returned home early or terminated the travel arrangements envisaged when cover was arranged, you shall be entitled to a pro rata refund of premium less an administration fee of £20 unless your policy has been terminated following a claim in which case no refund will be due.

You can cancel your policy by returning your policy document to us at the following address:-

BUNAC
16 Bowling Green Lane
London
EC1R 0QH

This product meets the demands and needs of those who wish to ensure that all their essential insurance requirements are met while travelling abroad subject to the exclusions/limitations detailed in this leaflet and the policy document. Any information we provide does not constitute ‘advice’ or a ‘personal recommendation’ as defined by the Financial Services Authority. **Please read the policy carefully to see that it meets your needs.**

BUNAC Travel Services Limited is an appointed representative of Endsleigh Insurance Services Limited which is authorised and regulated by the Financial Services Authority. You can check this on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Complaints Procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of Your Travel Insurance Policy. If you are unhappy with any aspect of Our service, please contact, in the first instance the person who originally dealt with Your enquiry. Alternatively You can contact us by:

Telephone: 0800 085 8698

Post: Customer Liaison Department
Endsleigh Insurance Services Limited
Shurdington Road, Cheltenham
Gloucestershire GL51 4UE

You may at any time contact the Head of Customer Care at AXA Insurance at the following address:

Head of Customer Care, AXA Insurance
Civic Drive, Ipswich IP1 2AN

If you remain dissatisfied You have the right to ask the Financial Ombudsman to review Your case. The Ombudsman can be contacted at the following address:-

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall
London E14 9SR

Contacting the Ombudsman will not affect Your right to take legal action against Us.

Compensation

Both Endsleigh and your insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit, except for compulsory insurance which is covered for 100%. Further information about compensation scheme arrangements can be obtained from the FSCS.

BUNAC Travel Services Ltd will hold monies, paid by you (such as New Business & Renewal Premiums), and owing to the insurer on the face of your certificate of insurance, as an agent for that Insurer. BUNAC Travel Services Ltd will hold monies, paid by the Insurer on the face of your certificate of insurance (such as Claims & Cancellations), and owing to you, as an agent for that Insurer.



BUNAC Travel Services Ltd.
16 Bowling Green Lane
London EC1R 0QH
Tel: 020 7251 3472
www.bunac.org

BUNAC Travel Services Ltd is wholly owned by British Universities North America Club.

We provide product information based on an assessment of a limited number of insurers. We have a list of the insurers we have considered and you are entitled to see this list if you would like.

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Services Authority. This can be checked on the FSA Register by visiting its website at www.fsa.gov.uk/register.

Calls may be recorded or monitored.

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Work Abroad Travel Insurance



At BUNAC we want your trip to be a successful and a safe one so it is important that you are protected against unforeseen problems that might arise during your trip. We have worked with Endsleigh Insurance Services Limited to design a policy to cover the needs of the BUNAC traveller.

You just need to decide on the type of policy you require, this depends on the type of activities which you will participate in during your trip.

Policy Features

Special features

- Travel insurance policy designed for working and activity holidays
- Worldwide including Canada and USA
- 3 levels of cover
- Wide-ranging winter sports insurance
- Cover available for up to 24 months
- Special electrical item cover for an additional premium
- Flexible policy: insurance can be extended whilst abroad
- Pro-rata refund for early return (providing a claim has not been submitted)

Medical claims

- 24 hr English speaking world-wide helpline; international network of assistance branches.

Activities

- Activities including bungee jumping, paragliding and white water rafting are covered as standard in the **Comprehensive Policy** when undertaken on an occasional basis. The **Activity Sports Policy** provides insurance if these pursuits will be undertaken on a regular basis. See table A, B & C (opposite) for a list of all activities.

Winter sports

- Winter sports cover including off-piste skiing/snowboarding (with or without guide), ski/snowboard instructing, snow park activities and heliskiing is provided by the **Winter Sports Policy**. This also includes the pursuits covered by the **Activity Sports Policy**.
- Winter sports cover available for the full duration of your trip.

Specified cover for electrical items

- For an additional premium, cover is available for expensive electrical items. It includes theft, accidental damage and replacement of the item on a new for old basis. Maximum cover for one item is £1000 and the total cover for this section is £1500.

How to take out this policy

Please complete the application form included in this leaflet and return it with payment to:- BUNAC, 16 Bowling Green Lane, London EC1R 0QH.

Important information

This policy is arranged for BUNAC by Endsleigh Insurance Services Limited with AXA Insurance UK plc which is authorised and regulated by the Financial Services Authority. This can be checked on the FSA Register by visiting its website at www.fsa.gov.uk/register.

A specimen policy document is available on request. The policy is governed by English Law and it contains full details of the procedure to follow in the event of any complaint. Endsleigh Insurance Services Limited is authorised and regulated by the Financial Services Authority.

The benefits of your BUNAC policy

Your questions . . .	Your cover	Limits
What am I covered for if I have a medical problem?	• If you are taken ill or have an accident we will pay your medical bills.	£10 million
	• The cost of bringing you back to the UK, by Air Ambulance if required, with a doctor if necessary plus the return of your insured partner and family.	£10 million
	• The cost of hospital/nursing home charges incurred outside the UK.	£10 million
	• Emergency dental treatment for the immediate relief of pain.	£500
	• Reasonable travelling and accommodation expenses for a friend or relative who on medical advice must stay or travel with you.	£5,000
	• In the event of your death we will:- either repatriate your body or ashes to the UK or pay for your funeral costs abroad.	£10 million £2,000
What cover is there if I'm attacked or mugged?	• £15 per day for each 24 hours you are in hospital as an in-patient.	£300 maximum
	• Payment for permanent loss of or loss of use of limbs or senses.	Up to £40,000
What will you do if I get robbed, my luggage is lost or accidentally damaged?	• Your next of kin will receive a lump sum if you die.	£10,000
	• You will be reimbursed if your luggage is lost, stolen or accidentally damaged.	£1,500
	• We will help you to replace your passport.	£500
A delay could cost me money...	• Money stolen from either your person or which is locked away will be replaced.	£300
	• We will pay up to £100 for emergency purchases if your luggage is delayed for more than 12 hours.	£100
	• We will cover you for £20 after 12 hours and a further £20 for every 12 hours thereafter you are delayed on your first outward journey or your final return leg. You may cancel your trip and claim under that section if the delay exceeds 24 hours.	£20 per 12 hours
	• We will cover you for extra transport and accommodation charges so you can reach your destination if public transport fails or your vehicle breaks down.	£500
What happens if my trip is cancelled or I need to come home early?	• If you have to cancel your trip due to accident, illness, bereavement or redundancy we will be happy to cover your costs.	£5,000
	• If you need to cut short your trip due to accident, illness or bereavement we will reimburse you.	£5,000
What if I need some legal help?	• If you accidentally injure someone, or damage their property we will cover your legal liability to pay damages.	£1,000,000
	• Advice and assistance to take legal action is covered.	£20,000
What if the really unexpected happens?	• If you are taken hostage we will cover the travelling expenses and accommodation cost for one relative or friend to travel out to where you were last seen in order to make local investigations.	£3,000
	• Should you be forced to move from your pre-booked and prepaid trip as a result of natural disaster, government directive or medical epidemic, we will pay for you to be relocated.	£500
	• If your fellow passengers' drunken or violent behaviour on the outbound or inbound flights cause you either travel delay or injury we will compensate you.	£40,000 Personal accident £1,000 delay
	• If you are imprisoned we will pay for one relative or friend to travel out to visit you.	£1,000
	• If you are hijacked we will pay you £50 for each 24 hour period you are detained and automatically extend your insurance for up to 12 months.	£3,000
	• Search and rescue is covered – regardless of the circumstances under which you went missing.	£3,000

Winter sports additional cover

What if the piste is closed?	• If closure of lifts in your pre-booked resort due to no snow/avalanche means you have to travel to an alternative resort we will cover those additional travel expenses and the cost of acquiring a new lift pass or extending a lift pass.	£30 per 24hrs up to £300
What if I'm delayed by avalanche?	• Cover for extra travel expenses or accommodation if your arrival/departure is delayed by more than 12 hours.	£300
Is my ski equipment covered?	• We provide extra cover for all your specialist skiing equipment against theft or accidental damage.	£750
	• If your boots/skis are lost or delayed in transit we will cover the cost of hiring new boots/skis.	£30 per day up to £300

Sports and activities cover

A Most sports and activities are covered in full by the Comprehensive BUNAC Insurance however often they are undertaken during the trip, these include:

- Activity centre holidays
- BMX biking
- Canoeing
- Casual work (including manual work)
- Cycling
- Farm holidays
- Hiking
- Motorcycling
- Mountain biking
- Outward bound
- Safaris
- Sail boarding
- Sailing
- Scrambling
- Scuba diving up to 30m
- Skin diving
- Snorkelling
- Surfing
- Wind surfing

B A range of activities are also covered by the Comprehensive cover when they are undertaken on an occasional basis during the trip. In order to undertake these activities more frequently, the Activity Sports cover should be taken.

- American football
- Archery
- Ballooning
- Bungee jumping
- Fencing
- Football
- Gliding
- Hang gliding
- High diving (platform only)
- Hockey (field only)
- Horse riding
- Jetskiing
- Marathon/triathlon
- Martial arts
- Microlighting
- Parachuting
- Paragliding
- Parascending
- Potholing/caving (as part of a group)
- Powerboating as a passenger
- Rugby
- Show jumping
- Sky diving
- Water skiing
- White water boating/rafting/canoeing/kayaking
- Yachting in territorial waters

C The following hazardous sports may only be undertaken when Activity Sports cover has been taken out.

- Boulderering
- Expeditions or trekking
- Outdoor rock climbing
- Overlanding
- Working as a summer camp counsellor

D The following winter sports are only included when the Winter Sports cover has been taken out.

- Amateur competitions
- Big foot skiing
- Bobsleigh/Skeleton/Luge
- Cross country skiing
- Curling
- Glacier crossing
- Heliskiing
- Ice caving
- Ice hockey
- Ice skating
- Skiing and snowboarding (including off piste)
- Ski and snowboard instructing
- Snow blading
- Snow park activities
- Snowmobiles/skidoos
- Snow shoeing
- Speed skating
- Telemarking
- Tobogganing

E The following dangerous sports are excluded from all levels of cover.

- Base jumping
- Canyoning
- Cliff diving
- Free climbing
- Hunting or shooting of any kind
- Motor rallying
- Professional sports
- Safaris using guns
- Scuba diving over 30m
- Ski acrobatics
- Ski jumping
- Ski stunting
- Solo pot holing
- Solo rock climbing
- Solo sea sailing
- Stunt flying and aerobatics
- Yachting out of territorial waters

Principle exclusions

General

- The first £50 of each claim with the exception of the liability, air rage, travel delay and personal accident and injury benefits.

Medical and personal accident

- Pregnancy or childbirth.
- Mental or nervous illnesses.
- If you travelled against the advice of a medical practitioner.
- Any condition for which diagnosis or treatment has been received during the previous twelve months.

Luggage

- Any single item worth more than £300 and total valuables of £350.
- Valuables unattended unless left with a travelling companion.
- Cycles and contact lenses.

Winter sports

- Costs incurred following piste closure or avalanche at resorts less than 1000 metres above sea level.
- Claims for lift closure due to wind or avalanche.
- Any more than £250 for any single article of equipment.