

# The Really Wild Travel Company t/as Choose A Challenge Travel Summary

The following is a summary of Insurance arranged by The Really Wild Travel Company t/as Choose A Challenge for your Hitch-Hiking challenge.

The main benefits are: -

	Sum Insured up to:
Medical and Additional Expenses	<b>£5,000,000*</b>
Cancellation and Curtailment	<b>£ 3,000*</b>
Journey Continuation	<b>£ 1,000*</b>
Personal Liability	<b>£2,000,000*</b>
Personal Accident	<b>£ 25,000</b>
Baggage	<b>£ 2,000*</b> (Single Item, Photographic Equipment and Valuables limit £300)
Money	<b>£ 750*</b> (Cash limit £300)

\* You are not covered for the first £50 of any claims in respect of these Sections.

The Period of Insurance shall last for the duration of your trip from the time of leaving home (or place of work if later) during the whole trip until return to home (or place of work if earlier). In addition, Cancellation cover commences from the date that full payment is received and cleared by The Really Wild Travel Company t/as Choose A Challenge.

The Law applicable to the Insurance is English Law.

## WHO TO CONTACT

### Claims...

If you believe that you have a claim under this Insurance, you should notify:

#### Claims Administrators

ONE Claims Ltd  
1-4 Limes Court  
Hoddesdon  
Herts, EN11 8EP.  
Tel: +44 (0)1992 708720

When you notify a claim you will need to quote The Really Wild Travel Company t/as Choose A Challenge, Certificate Number **SST279/0/11** and your unique booking reference.

### 24 hour Medical Emergency Company

To be contacted immediately in the event of an accident or illness resulting in hospitalisation or change to travel arrangements.

CEGA Air Ambulance  
Tel (UK) 01243 621525  
Fax (UK) 01243 773169

Quote "The Really Wild Travel Company t/as Choose A Challenge" and have the following information available:

1. The number of the Certificate (SST279/0/11).
2. Your unique Choose A Challenge booking reference
3. The telephone number from which you are calling.
4. The name and telephone number of the Doctor and Hospital attending the ill/injured Insured Person.

Failure to consult with CEGA Air Ambulance and to act in accordance with their instructions will prejudice your claim.
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**Main Exclusions** (This is a full list for the main 3 sections of the insurance)

**Applicable to all sections of this Insurance:**

The Underwriters shall not be liable under any Section of this Certificate in respect of: -

1. Any trip booked or commenced by the Insured Person contrary to medical advice or to obtain medical treatment, or after a terminal prognosis has been made.
2. Any claims if the Insured Person is aged 70 years or older at the commencement of the trip, unless declared to and agreed by Underwriters.
3. Any trip in connection with the business or occupation of the Insured Person unless declared to and agreed by Underwriters.
4. The Underwriters shall not be liable to pay any claims or expenses arising directly or indirectly from any medical condition of the Insured Person for which medical advice or treatment has been given by a Medical Practitioner or hospital during the 12 months prior to any trip covered by this Certificate.

This exclusion shall not apply to any condition for which the Insured Person takes regular continuing medication provided that there has been no change in the type, frequency or quantity of drugs within the last 12 months. However no claims or expenses relating to such condition will be admitted hereunder in the event of the Insured Person's failure to take such drugs in accordance with the medical advice given.

5. Any claims arising out of participation in Winter Sports unless this Insurance has been extended and the appropriate premium paid. The Winter Sports extension shall not however cover the Insured Person whilst racing in international or national events, or officially organised practice or training for these events.
6. Any claims due to any condition caused by, prolonged by or aggravated by any psychiatric, mental or nervous disorder of the Insured Person, including stress, anxiety and/or depression.
7. Any claims directly or indirectly caused or contributed to by the Insured Person's intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self defence) or from the Insured Person's own criminal act or whilst engaged or taking part in civil commotions or riots of any kind.
8. Any claims caused by alcohol abuse, drugs or solvents (other than drugs prescribed by a registered Medical Practitioner but not for the treatment of drug addiction).
9. Any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
10. Any claims for expenses arising as a consequence of a loss (e.g. loss of earnings due to an insured accident, change of locks due to lost keys and the like).
11. The Insured Person's participation in Military, Air Force or Naval Service or Operations (other than reserve or volunteer training).
12. Any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

13. Trips to the following territories/ countries, unless such trips are declared to and agreed by Underwriters prior to travel.

Underwriters reserve the right to charge an additional premium and/or amend coverage in respect of these trips:-

Afghanistan, Democratic Republic of Congo, Iraq, Israel - West Bank and Gaza Strip areas only, Pakistan (other than Punjab and Sind provinces) and Somalia.

**In addition to the Main Exclusions, the Medical and Additional Expenses section does not provide cover for:**

1. Any expenses arising from pregnancy, childbirth or any medical complications resulting therefrom if the Insured Person is, or would have been pregnant for 7 months or longer at any point during a trip.
2. Any claims consequent upon Venereal Disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of Acquired Immune Deficiency Syndrome (A.I.D.S.), A.I.D.S. Related Complex (A.R.C.) or Human Immunodeficiency Virus (H.I.V.), howsoever these have been acquired or may be named.

Note: Claims for repatriation on the grounds of the fear of contracting A.I.D.S. from medical treatment will not be admitted

3. Any claims due to the Insured Person participating in a) Mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or b) Motor competitions or sports tours, or c) Aeronautics or aviation, other than as a passenger.
4. The costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a trip.
5. Any expenses incurred more than 12 months after the date the first expense was incurred or any continuing expense if the Insured Person has refused the option of repatriation to the United Kingdom.
6. Any expenses for treatment that could have been delayed until the Insured Person's return to the United Kingdom.

**In addition to the Main Exclusions, the Cancellation and Curtailment section does not provide cover for:**

1. Any expenses arising from pregnancy, childbirth or any medical complications resulting therefrom if the Insured Person is, or would have been pregnant for 7 months or longer at any point during a trip.
2. Any claims consequent upon Venereal Disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of Acquired Immune Deficiency Syndrome (A.I.D.S.), A.I.D.S. Related Complex (A.R.C.) or Human Immunodeficiency Virus (H.I.V.) howsoever these have been acquired or may be named.

**Note:** Claims for repatriation on the grounds of the fear of contracting A.I.D.S. from medical treatment will not be admitted

3. Any claims in any way caused or contributed to by (a) the failure of, or (b) the fear of failure of, or (c) the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.
4. Any claims attributable to any condition or set of circumstances known to the Insured Person at the time of effecting this Insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of a trip.
5. Any claims where medical or other suitable evidence is not provided as proof of the necessity to cancel or curtail a trip.
6. The Insured Person's disinclination to travel.
7. Any Curtailment claims due to participation in a) Mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or b) Motor competitions or sports tours, or c) Aeronautics or aviation, other than as a passenger.

**Note** In the event of the curtailment of a package holiday, Underwriters' liability shall be calculated on a proportionate basis, with the commencement of the curtailment period being the date the Insured Person arrived at his home in the United Kingdom.

**In addition to the Main Exclusions, the Baggage, Personal Effects and Money section does not provide cover for:**

1. Any claims due to moth, vermin, wear and tear and gradual deterioration, or Money shortages due to error, omission or depreciation in value.
2. Any claims in respect of Money or Valuables unless reported to the police within 24 hours of discovery, and a police statement obtained.
3. Any claims arising from confiscation or detention by customs or any other authority.
4. Any claims in respect of property otherwise insured.
5. Any loss or damage whilst in the custody of a carrier, unless reported to the carrier within 24 hours and a report obtained.
6. Any claims in respect of Valuables, Photographic Equipment or Money whilst in the custody of a carrier.
7. Any loss or damage whilst left Unattended, unless in a locked hotel room, safe, apartment, holiday residence or boot of a motor vehicle.
8. Any claims arising out of electrical and/or mechanical breakdown.
9. Any claims arising from the fraudulent use of credit cards, charge cards or banker's cards, if the Insured Person has not reported the loss of the card to the issuing bank or company, and otherwise not complied with the terms and conditions under which the card was issued. The Underwriters liability shall be limited to any loss not covered by any guarantee given by the issuing bank or company to the Insured Person.
10. Any loss of or damage, directly or indirectly resulting from or attributable to war, invasion, civil war, armed hostilities, rebellion, revolution, insurrection, military or usurped power, unless whilst airborne or waterborne.
11. Any claims in any way caused or contributed to by (a) the failure of, or (b) the fear of failure of, or (c) the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.

This Insurance is a benefit to you. As you are not a party to this contract, you have no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

This Insurance has no monetary value.

Read this summary carefully. If you believe that it may not be sufficient or suitable for your needs, we recommend that you purchase a separate travel insurance.