



Complete pre-contractual and contractual information on this product is provided in other documents

What is this type of insurance?

The NFOP Travel Insurance Scheme provides travel insurance to members of NFOP.



What is insured?

✓ Cancellation	£5,000
✓ Curtailment	£5,000
✓ Medical and additional expenses emergency medical repatriation and evacuation	£5,000,000
✓ Emergency dental treatment	£750
✓ Personal accident benefit; death, loss of eyes/sight/limb	£15,000
✓ Personal baggage: single item £350; up to maximum	£1,500
✓ Delayed baggage (more than 12 hours)	£150
✓ Personal money, travellers cheques	£500
✓ Cash limit up to maximum	£250
✓ Loss of passport	£250
✓ Delayed departure: every 12 hours £50; up to maximum	£200
✓ Extended delay	£2,000
✓ Missed departure	£1,000
✓ Catastrophe cover	£300
✓ Legal expenses	£25,000
✓ Personal liability	£2,000,000



What is not insured?

Any claim:

- ✗ Where you are unfit to travel, have a chronic breathing condition, are terminally ill or travelling for medical treatment
- ✗ That includes unrelated costs of the claim
- ✗ Where you choose not to travel
- ✗ Where you travel to a destination against FCO advice
- ✗ Where you are treated as an outpatient with unauthorised medical expenses above £750
- ✗ Involving participation in perilous acts
- ✗ Involving the excessive consumption of alcohol, use of non-prescribed drugs or suicide



Are there any restrictions on cover?

- ! You must be a member of the National Federation of Occupational Pensioners (NFOP)
- ! You must have held consecutive membership for the minimum period
- ! You must be resident in the United Kingdom
- ! You must be aged between 50 and 74 on joining the scheme
- ! You must be fit to travel
- ! You must be undertaking travel solely for leisure purposes



Where am I covered?

- ✓ The product provided is worldwide annual travel insurance.



What are my obligations?

- You must pay your premium.
- You must exercise reasonable care in avoiding a claim under the policy.
- In the event of a claim:
 - For holiday cancellation proof that cancellation was unforeseen and provide supporting medical evidence; e.g. medical or death certificate.
 - Where you are hospitalised, need repatriation or have a resulting alteration in travel plan you should immediately contact Emergency Assistance Facilities as soon as practicably possible.
 - Involving the death of an insured person you should immediately contact Emergency Assistance Facilities.
 - You will be required to provide all necessary proofs, including proof of travel for your overseas journey and the dates on which travel occurred or was scheduled to occur.
 - You must assist us in investigating any claim you make by providing information and answering our queries.
 - You must assist us in recovering any compensation from third parties to which we are entitled.
 - You must pay the necessary excess.



When and how do I pay?

Payment is by direct debit at policy inception and at each scheme anniversary date being 1st March.



When does the cover start and end?

Your policy will run for a year or less if you join after 1st March. Your policy will commence on the date your application is accepted or 1st March if renewed and shall expire on the next 28 February (or 29 February in a Leap Year).



How do I cancel the contract?

You have the right to cancel your policy at any time by written confirmation, though no refund of premium will be made outside of the 14 day 'cooling off' period (from the date you receive the policy documents).

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