



COUNTRY CARD INSURANCE COVER SCHEDULE OF POLICY COVER

Underwritten by ETI Master Policy number: ETI/MTIC/COUNTRY

ETI wish to bring to **Your** attention to some of the important features of **Your** insurance policy:

INSURANCE POLICY: This contains full details of the cover provided plus the conditions and exclusions which apply to it. **You must read the insurance policy carefully.**

CONDITIONS AND EXCLUSIONS: There are conditions and exclusions which apply to individual sections and general conditions, exclusions and terms which apply to the whole policy.

FRAUDULENT CLAIMS: The making of a fraudulent claim is a criminal offence.

REASONABLE CARE: **You** are required to take all reasonable care to protect yourself To act as though **You** are not insured.

COMPLAINTS: The insurance policy includes a Complaints Procedure which tells **You** what steps **You** can take if **You** wish to make a complaint. Please see page 2.

"COOLING OFF" PERIOD: The policy contains a "cooling off" period which allows **You** to return the policy and obtain a full refund if **You** have justifiable reason to be dissatisfied with the cover provided. Please see below.

ACTIVITIES: The policy will only cover **You** when **You** take part in certain **Activities** as shown.

GOVERNING LAW: **Your** policy is governed by the law applicable to where **You** reside within the **United Kingdom**.

MEDICAL HEALTH REQUIREMENTS

This Policy Wording is to confirm that those persons who have subscribed to a Country Cover Card are insured under the Master Policy No ETI/MTIC/COUNTRY issued on behalf of ETI International Travel Protection, the UK Branch of Europäische Reiseversicherung AG, Munich, Germany, (ETI). Companies Registration No. FC 25660, BR 007939 arranged for Country Cover Card through Chancery Barr Financial Services by Master Travel Insurance Consultants.

This Policy is only valid for subscriptions taken out between 1st September 2008 to 31st August 2009 with activities completed by 31st August 2010

Cover only applies whilst taking part in an **Activity** and does not provide cover for any incidents occurring whilst traveling to or from the **Activity**

IMPORTANT NOTES

- 1) This policy is only available to persons resident in the **United Kingdom** and for any **Activity** as defined taking place in the **United Kingdom** unless the appropriate additional premium has been paid to extend to Non **United Kingdom Activities**.

DEFINITIONS

Wherever the following words and phrases appear in this policy they will always have these meanings:

Activity/ies

Clay Pigeon / Target Shooting, Rough Shooting, Vermin Control, Wild Fowling, Rifle Shooting (inc stalking), Recreational activities of Hunting and Wildfowling (including falconry, hawking rabbit, pigeon, game, deer), Angling (including wading), air gunning, conservation, archery, ferreting, stalking, shotgun and rifle shooting, but excluding Combat / Practical Shooting, Equestrian Mounted Sports, any activity carried out illegally

Home	Your residential address in the United Kingdom.
Home Country	England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man, Channel Islands and Republic of Ireland.
Loss of Limb	Physical, permanent and total loss of use at or above the wrist or ankle.
Loss of Sight	The complete and permanent loss of sight in at least one eye.
Permanent Total Disablement	Disablement as a result of which there is no business or occupation which you are able to attend to which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.
Personal Accident	Accidental bodily injury caused solely and directly by outward violent and visible means.
United Kingdom	England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man and Channel Islands.
We/Us/Our	Europäische Reiseversicherung AG, Munich, Germany, (ETI).
You/Your	Each Insured Person.

WHAT TO DO IF YOU WISH TO MAKE A CLAIM

CLAIMS

If you need to make a claim please obtain a claim form by telephoning 0208 482 2222 Chancery Barr Financial Services advising your Membership number.

OTHER INSURANCE

If any **Insured Person** claims under this Policy for something which is also covered by another insurance Policy or by credit card insurance, the **Insured Person** must provide **ETI** with full details of the other insurance Policy. **We** will only pay **our** pro rata share of any claim apart from a personal accident, which will be paid in full.

NO INTEREST

No interest shall be added to any claims payments

RIGHTS AND RESPONSIBILITIES

We will be entitled to take over and conduct in **your** name (at **our** expense) the defence or settlement of any claim or to prosecute in **your** name to our own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and **you** will give all such information and reasonable assistance as we require. This will include legal action to get compensation from anyone else and/or legal action to get back from anyone else any payments that have already been made. **You** may not settle, reject or negotiate any claim without written permission to do so from **ETI**.

SECTION 1 - PERSONAL ACCIDENT

We will pay up to £10,000, which will be paid to **you** or **your** legal personal representative, if **you** have a **personal accident** whilst participating in an insured organized **event** in **your Home Country** which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability.

In case of **Bodily Injury** we may approach any doctor who may have treated **you** during the period of three years prior to the claim and **we** may at **our** own expense, and upon reasonable notice to **you** or **your** legal personal representative, arrange for **you** to be medically examined as often as required, or in the event of death have a post mortem examination of **your** body. **You** will supply at **your** own expense a doctor's certificate in the form required by **us** in support of any medical-related claim.

NOTE

- 1) If **you** are under 18 years of age the death benefit will be limited to funeral and other expenses up to £1,000.
- 2) If **you** are aged 65 years or over at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,000 and the **permanent total disablement** benefit will not apply.

YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) A disease or any physical defect or illness;
- 2) An injury which existed prior to the commencement of the trip;
- 3) Pregnancy;
- 4) Any claims under this section not notified to us within 12 months of the date of the accident;
- 5) Any claims resulting from accidents which occur whilst traveling to take part in any of the accepted **Activities**.
- 6) Anything mentioned in the General Exclusions.

SECTION 2 - HOSPITAL BENEFIT

We will pay £10 for each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital following an incident requiring medical treatment whilst taking part in an **Activity** in **your Home Country**, up to a maximum of £300

NOTE Documentation must be submitted to confirm the date and time of admission and discharge.

YOU ARE NOT COVERED FOR

- a) anything mentioned in the General Exclusions.
- b) anything directly or indirectly caused by:
 - 1) **your** suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, self-exposure to needless risk (unless **you** are trying to save someone's life);
 - 2) any **Activity** that is not defined above
 - 3) Consequential loss of any kind;

SECTION 3 - PERSONAL PUBLIC LIABILITY

We will pay up to up to £5m for your legal expenses and legal liability for damages which were caused by an accident that happened whilst taking part in an **Activity** in **your Home Country** leading to a claim being made against you for:

- 1) Accidental bodily injury to a person who is not a member of your family, household or employed by you;
- 2) Loss of or damage to any property which does not belong to, or is not in the charge of or control of you, or any member of your family, household or employee;

YOU ARE NOT COVERED FOR

- 1) Fines imposed by a Court of Law or other relevant bodies;
- 2) Anything caused directly by:
 - a) Liability which you are responsible for, because of an agreement that was made which would not otherwise be covered by this insurance:
- b) Injury, loss or damage arising from:
 - i) Ownership or use of aircraft, horse drawn or mechanical/motorised vehicles, bicycles, animals (other than (horses, domestic dogs or cats) or firearms (other than guns being used for sport);
 - ii) The occupation (except temporarily whilst taking part in an **Activity**) or ownership of any land or buildings;
 - iii) The carrying out of any trade or profession;
 - iv) Racing of any kind
 - v) Any deliberate act
- c) Liability covered under any other insurance policy;

CONDITIONS

1. No payment will be made without appropriate medical certification.
2. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
4. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
6. The original certificate must be produced before any claim is paid.
7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
9. **We** may at any time pay to **you** **our** full liability under the policy after which no further payments will be made in any respect.
10. It is a condition of this insurance that all material facts have been disclosed to **us**, failure to do so may invalidate this insurance leaving **you** with no right to make a claim.
11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.
12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

COMPLAINTS PROCEDURE

Any enquiry or complaint **you** may have regarding **your** policy, or a claim notified under **your** policy, should be addressed to the appropriate company listed below. Please quote details of the policy, including **your** Certificate number and/or claim number to enable the enquiry to be dealt with speedily.

If **you** are not satisfied with the handling of a complaint, **you** should write to the following:-

Master Travel Insurance Consultant

33 Park Side Drive, Watford, Herts, WD17 3AS

If you are still dissatisfied you should write to:-

The Managing Director,

ETI International Travel Protection

Albany House, 14 Bishopric, Horsham, RA12 1QN

FOR ALL SECTIONS

If **your** complaint is not dealt with to **your** satisfaction by either of the Managing Directors as stated above, **you** have the right to refer any dispute to the:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Underwritten by ETI International travel Protection, the UK branch of Europäische Reiseversicherung AG, Munich, Germany. ETI is authorised and regulated by BAFIN (Bundesanstalt für Finanzdienstleistungsaufsicht, www.bafin.de) and approved by the Financial Services Authority (FSA, www.fsa.gov.uk) to undertake insurance business in the UK.

ETI is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS. ETI is registered at Companies House FC 25660, BR 007939