Dear McCabe traveller

GLOBAL TRAVEL INSURANCE

I am pleased to enclose your insurance policy document for your forthcoming pilgrimage.

Please read the SPECIAL CONDITIONS section on the front page. Cover is offered for a standard premium and there is no requirement to disclose any pre-existing conditions.

A unique feature of the policy is that you do not need to call a medical help line to discuss health issues. Most pre-existing health conditions are covered as long as your doctor agrees that you are fit to travel.

Standard exclusions apply and are listed on the policy document. Please check that you are not affected by the Main Health Exclusions. You will not be covered for any ongoing tests or treatment of an undiagnosed condition, or for any terminal illness, or if you claim as a result of a condition arising within the past twelve months.

Note that you will pay an excess of £1,000 on any claim that results directly from a pre-existing medical condition. In our, and Global Insurance's experience, very few claims result from pre-existing medical conditions. We believe that this excess is a fair exchange for the acceptance of pre-existing conditions.

With this policy you are covered with no declaration of health required.

If you make a claim which is unconnected with a pre-existing condition, the amount you will pay is small. Excesses are detailed in the policy document, but for example:

If you cancel with loss of deposit, you will pay the first £50
If you cancel after paying your balance, you will pay the first £100
On medical claims, you will pay the first £150
For loss of luggage or valuables, you will pay the first £50

If you would like to discuss this policy, you can call Global Travel Insurance in Worthing on 01903 235042 or call the McCabe office on 020 8675 6828

To make a claim you should call TOWERGATE CHAPMAN STEVENS on 0344 892 0081
For medical assistance abroad call INTANA GLOBAL LTD on 0044 (0) 208 7902 7405

You have the right to decline this policy. If you think that this policy is not for you, then simply let us know within the next fourteen days and we will refund your premium.

Alistair McCabe February 2017