

Information sheet

Group Insurance

For assistance call Graham on 0208 698 1134 or mobile 07956 46 26 85

When travelling outside the United Kingdom it is always advisable to take out adequate insurance cover for the area you will be visiting be it for lost baggage, loss of goods, money or receiving any form of medical treatment. The costs can be very high (in Barbados to have one consultation with a local doctor is over £30)

For those of you not already holding travel insurance we have arranged group cover with Lloyds of London for groups such as ours.

The Following is a summary of the main benefits applicable to each insured person.

	Sum Insured up to
MEDICAL& ADDITIONAL EXPENSES	£5,000,000*
CANCELLATION & CURTAILMENT	£5000*
PERSONAL BAGGAGE AND EFFECTS	£2000* (Each Article/Set Limit £350)
PERSONAL MONEY	£750*
PERSONAL ACCIDENT	£50,000
PERSONAL LIABILITY	£2,000,000

*The first £35 will be deducted from all claims in respect of these sections.

MAIN EXCLUSIONS

Any claim made on a Pre-existing Medical Condition

War and Terrorism

Any Claim arising out of a set of circumstances which you know about at the time the trip was booked unless you could not reasonably have expected such circumstances to result in a claim (Volcanic Ash)

A full list of exclusions will be included on the main policy document, a copy of which will be given to each insured person.

Please do not hesitate to call me on any of the above numbers if you require further advice.

Cost (For 16 days cover Worldwide)

Up to 65 years on the day of return (3rd November 2010) **£31.50 per. person**

This amount will be added to your final invoice

It cannot be stressed to strongly the need for full insurance cover. If you already hold an annual policy for travel, please ensure you have cover for Barbados.



Lark Insurance Broking Group

